WHICH?
FULL OF GOOD SUGGESTIONS
APRIL 2002

Organic food

WHY BUY ORGANIC PASTA OR BAKED BEANS?

Tyre marks

OUR TESTS REVEAL THE SAFEST BRANDS

Bits for PCs

KEYBOARDS AND MICE ON TEST

Stars and stripes

MAKE LIGHT WORK OF YOUR LAWN WITH A BEST BUY LAWN MOWER

www.which.net

Our mobility products warning: don't get taken for a ride

Pressure selling is always annoying and can sometimes lead to expensive mistakes. But when it involves elderly or disabled people, perhaps desperate for the chance of greater mobility or comfort, it is even more distressing.

This month we've looked at more than 60 complaints about companies selling mobility products – stairlifts, scooters and other products designed to make life a little easier. The most common type of complaint was that people were sold an unsuitable product and then had problems getting their money back.

Take 91-year-old Frances Gorick, who was sold a reclining chair so big that it fills her small kitchen. It took five months before the company agreed to take the chair back and refund £2,210 of the £2,950 Frances had paid. Or there's Olive and Gordon Ross, persuaded to buy a scooter which, when they got home, they realised wouldn't fit through their door. They were charged half their £800 deposit as a cancellation fee.

Both of these cases involved Churchill's Stairlifts – as did 32 of the 62 complaints we looked at. Nationwide Mobility accounted for another nine. There's no suggestion that these companies are acting outside the law, but clearly many customers feel let down by them.

But take heart: there is good, often free, advice out there if you or a friend or relative needs help getting around. Full details are in our report.

Helen Parker

Helen Parker, Editor

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www.which.net/which

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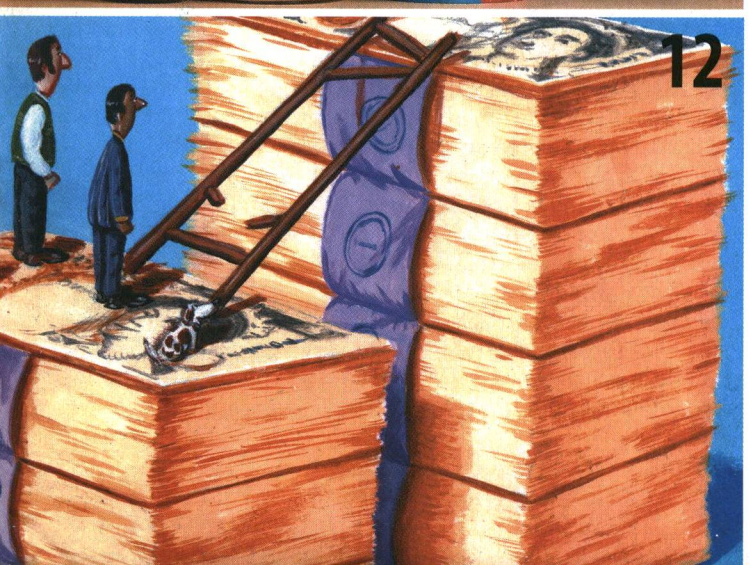
Sandra Rapacioli warns about mobility products sales techniques – p8

Amanda Bristow puts you wise about organic processed food – p22



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COVER JONNY THOMPSON

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insidestory

Consumer stories that make a difference

Call for 'wash and peel' advice to be scrubbed

The health benefits of eating fruit and vegetables are clear. The government wants us to eat at least five portions a day. To encourage this the Department of Health has introduced the National School Fruit Scheme, with the aim that, by 2004, all schoolchildren aged four to six will be receiving a piece of free fruit daily.

But fruit and vegetables tested still contain pesticide residues. Although most residues fall within legal safety levels, figures show 72 per cent of apples and 81 per cent of pears have residues. And, in December, it was reported that 61 per cent of grapes and 63 per cent of kiwi fruit contained toxic chemicals. Exposure to pesticides may be linked to increasing cancer rates and other health problems – young children, in particular, may be more vulnerable.

The Food Standards Agency (FSA) has even established a working group to look at the 'cocktail effect' of multiple residues.

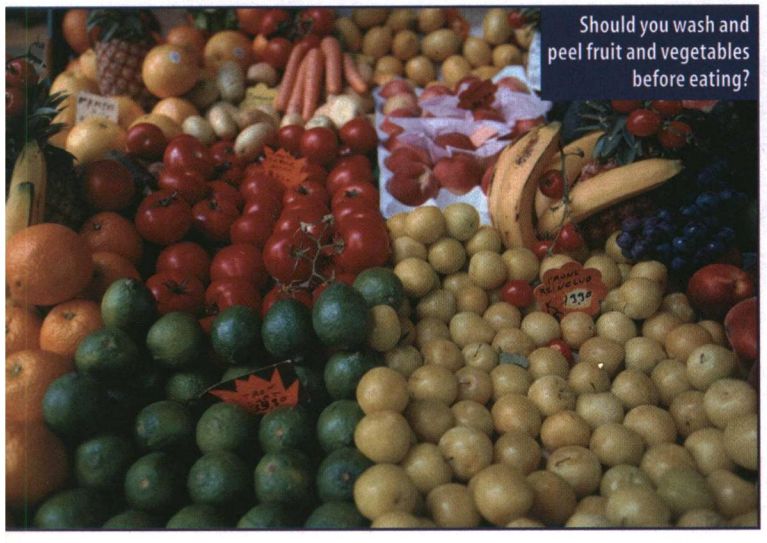
With these concerns, you'd expect the current and long-standing advice to wash and peel fruit as 'a sensible additional precaution when preparing fruit for small children' to be emphasised or improved. Instead, the FSA wants to ditch the advice because its 'misinterpretation' could imply that 'only organic fruit should be supplied to the National School Fruit Scheme' – according to a leaked memo.

However, the FSA told *Which?* that it was 'coincidental' that the advice was being reviewed prior to the launch of the school scheme and that it 'wasn't a trigger' for the review. It said that, since 1997, pesticide approval systems have been amended to take into account the variability of residue levels, and pesticide withdrawals have also taken place. It said that these changes could be sufficient grounds for the advice to be withdrawn.

It's important for us all to eat more fruit and vegetables, but this should not mean we are exposed to unnecessary health risks.

Which? thinks that the FSA approach isn't good enough and asks the government to be more transparent about its motives.

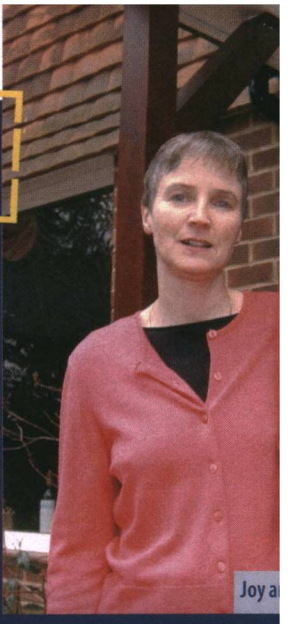
Based on known levels of pesticide residues in some fruit and vegetables, we want the precautionary washing and peeling advice – which also reinforces good hygiene – to remain.



Should you wash and peel fruit and vegetables before eating?

SUCCESS STORY

COUPLE WIN FIGHT FOR STOLEN PIN MONEY



Joy a

Drowning in numbers? If you can't remember all your Pin numbers, you're in trouble, according to the Royal Bank of Scotland (RBS).

Writing their Pin – disguised as a phone number – was set to cost Joy and John Stokes £800 until *Which?* helped them fight back.

Burglars at the couple's Southampton home found a joint account debit card, apparently deciphered the Pin, and withdrew a total of £800 from cashpoints.

Normally such losses are limited to £50 if you've taken reasonable precautions and report a theft to the bank as soon as possible. But RBS told the couple they'd forfeited this by writing down the Pin, even though it was disguised in a list of more than 100 numbers, and kept away from the card.

John contacted us. The Highline card's terms made customers liable for losses if they'd been 'grossly negligent', acted fraudulently, or if the card had been used with the cardholder's consent. So RBS was accusing John and Joy of 'gross negligence' (acting without reasonable care). Our lawyers told John this didn't stand up. RBS reconsidered, and eventually offered a £750 goodwill gesture, which John and Joy accepted.

The Banking Code tells you never to write down your Pin. But the Financial Ombudsman told us that it wouldn't consider you liable automatically just because you'd done so. In judging a case, the ombudsman would also look at whether you'd taken care and acted reasonably – including how well the number was disguised. However, it's clear that you're liable

Flood of claims to follow

A legal victory heralds the way for sewage flood victims to get compensation.

In February, Peter Marcic, 61, won the second round of his fight to make Thames Water Utilities legally responsible for the foul moat of sewage that regularly appears around his home. The Court of Appeal ruled that Peter's human rights had been breached and Thames was liable for damages for flooding since 1992.

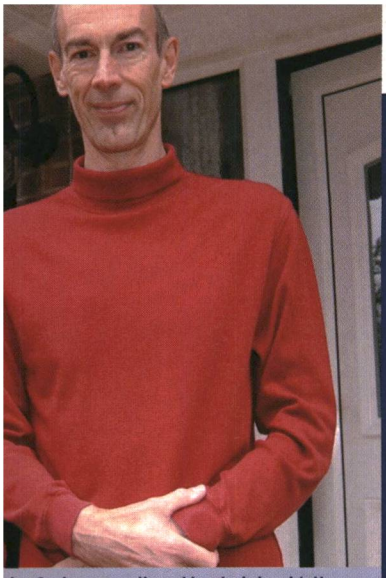
But Peter's flooding is ongoing, and so is the test-case fight. Thames now intends to take the battle to the House of Lords, and it may not be heard until this summer.

More than 18,000 homes are at risk of sewage flooding in Thames' area alone. It admits that sewage seeped into 2,276 homes during 2000 to 2001. A spokesman added that this period included a winter of heavy rain.

Final victory for Peter could result in water companies rushing to build extra flooding safeguards. Estimates for this run into billions of pounds.

We first told of Peter, from Stanmore, Middlesex, last October (see 'Insurers' flood promise is heavily diluted', p8). Peter has spent £16,000 on flood defences; even these only serve to channel the sewage into his back garden. It takes only one bout of heavy

PHOTOGRAPHY PAUL THOMAS PHOTOGRAPHY, BRUCE WILLIAMS, PHOTONICA



hn Stokes are relieved by their bank's U-turn

if you keep an undisguised note of your Pin near your card.

We think banks need to be reasonable about such cases, not dismiss them automatically. RBS says it considers each case on its merits. Its terms forbid writing a Pin 'in a way that could be understood by someone else'. It adds that thieves will ring every number in an address book to check whether one is a Pin. The bank says customers can change their Pin at its cashpoints.

● ACTION POINT

If your bank lets you change your Pin at a cashpoint to a more memorable number, this is safer than writing it down – even disguised as a phone number.

victory

rain to trigger the problem.

His walls have cracked, and his garden suffered.

Reticent to speak until after the final judgment, Peter said that he had been flooded in February again. 'My life has been ruined by all this.'

Peter's solicitor, Karen South said: 'The latest hearing was a tremendous success, removing the immunity companies have enjoyed. Thames made £259 million in profits last year – perhaps it should spend more of it on preventing flooding.'

Thames said it had concentrated efforts on preventing internal flooding; Peter's was external.

Bank blunder sends £20,000 astray

When does £1,000 turn into £20,000 within a week? When you open an eSaver account with Abbey National.

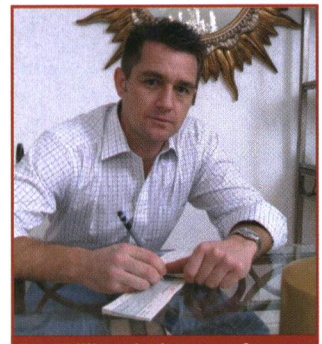
Neil Atkinson applied in January, by completing a form online and sending Abbey National a cheque for £1,000 to open his account. A few days later, Neil, from London, got a letter, along with a printout of someone else's personal details – plus a cheque for £20,000 made out to D A Williams.

Meanwhile, 200 miles away in Llanelli, south Wales, D A Williams – who likes to be known as Tony – was perplexed by a cheque for £1,000, made out to Neil Atkinson, that he'd received from Abbey National. Tony had also applied online for an eSaver account, and sent a £20,000 cheque to open it.

Luckily, for both men in this case, each was honest and returned the cheques after the mix-up. But both were stunned by the lapse. We've reported before how a fraudster, equipped with false identification, can open an account and cash someone else's cheque.

Tony was further incensed when it transpired that Neil had received £100 compensation; he'd been offered none.

Abbey National told us that both applications had been incomplete; its procedure is to send these back, along with any cheque it's received, and ask for the application to be returned complete.



Tony Williams had to argue for compensation from Abbey National

The person handling the two applications had mixed up the paperwork. The bank said Tony hadn't asked for compensation – but it has now given him £100.

We asked Abbey National if it would have covered the loss if either cheque had been cashed fraudulently. It said this would have been the fault of the bank which cashed it. It added that it had no records of similar cases.

Tony said: 'It doesn't give you much confidence in internet banking.'

PALTRY OFFER FOR LOST-DEPOSIT CUSTOMERS

FIGHT BACK

Customers who lost deposits of up to 50 per cent when County Kitchens Ltd folded last April have been offered a goodwill sop: the chance to throw good money after bad.

The Kitchen Specialists Association (KSA) runs a deposit protection scheme for its 300 member companies. If one goes bust, it will get orders finished for the balance of the deal, or refund lost deposits.

But the KSA hid behind small print specifying that a deposit must not exceed 25 per cent.

After we highlighted pensioners Archie and Catherine Stark, who lost £2,550 (see 'Deposit scheme left customers to sink', *Which?*, July 2001, p4), the KSA met us for talks about the 13 customers affected.

It then offered a 25 per cent discount off installation of a kitchen, bathroom or bedroom by one of its members. The installation must cost no less than the original contract price, and the offer expires in a year.

Some customers have gone elsewhere in the meantime and aren't interested.

The KSA has refused to reconsider its paltry offer.

CAMPAIGNING FOR YOU

● **Victims of an investment mis-selling scandal are to be contacted after pressure from *Which?*. We're delighted that, after we highlighted problems with City Financial Partners Ltd, the Financial Services Authority has ordered that 26,000 consumers who bought a particular plan are to be asked whether it was mis-sold.**

● **A law set to tackle rogue traders must not be watered down. Consumers' Association (CA) will be lobbying hard to ensure the Enterprise Bill – due in Parliament as we went to press – strengthens powers to curb both cowboys and big businesses that operate cartels.**

● **We're pleased that new checks on cars supposedly written off will help stop car ringing.**

Under government plans, it will be harder to pass off a stolen car as a repaired write-off by transferring identity numbers. All write-offs will be identity-checked by the Vehicle Inspectorate before they're allowed back on the road.

● **Only just over half of charter flights were on time last summer, according to recent figures from the Civil Aviation Authority.**

Its figures for July to September also showed slightly fewer scheduled airlines on time, at 69 per cent. If your holiday's hit by drastic delays, write to Dept LE at our Hertford address on p50.

● **From this month doctors will be legally obliged to get a check-up on their performance.**

All 28,000 GPs in the UK will have to undergo an annual appraisal by another GP.

We welcome the plan, but will monitor its success.

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.net/campaigns

HOME TRUTHS

Some of the biggest names in housebuilding have been shamed by a government-backed customer survey.

This year's results show homeowners were least impressed with Barratt Homes, Miller Homes, Tay Homes and Wain Homes, among others. Among the best were Bloor, Midland & General, Ward and Wimpey (see 'Housebuilders at a glance', right).

In the second survey commissioned by the independent Housing Forum, and sponsored by the Department of Trade and Industry (DTI), more than 10,000 buyers of new homes were asked about 54 British housebuilders.

Although four out of five thought they'd got value for money, and nearly all were happy with the exterior look of the house, only around half would want a newly built home again, and about half would recommend their housebuilder. Only one in five thought that new homes were built better than old ones.

About one in six thought soundproofing wasn't up to scratch, and lack of storage space bothered about one in four. After-sales staff were criticised by about one in three homeowners in the survey, published in February.

In general, there was little change from last year's results, in which Barratt also featured as worse than average.

A Housing Forum spokesman said: 'Buyers remain very satisfied with the quality of the design of their new home. The service housebuilders provide still comes in for criticism, particularly the after-sales service and the way defects are dealt with.'

The DTI said the survey was part of an initiative to raise standards in the construction industry. It had no plans to tighten controls, saying pressure would come from informed consumers who could vote with their feet.

The survey asked owners about satisfaction with their home, construction and finish, condition on moving in and whether it was value for money. It also rated the builder's service.

HOUSEBUILDERS AT A GLANCE

BEST PERFORMERS

Bett Homes, Bloor Homes, Cala, Crest Homes, Croudace, Jelson, McCarthy & Stone, Midland & General, Ward Homes, Wimpey Homes.

WORST PERFORMERS

Charles Church, Barratt Homes, David McLean Homes, Henry Boot Homes, Miller Homes, Morris Homes, Tay Homes, Wain Homes.

FURTHER INFORMATION
www.thehousingforum.org.uk
for the full results

Energy sales rogues face crackdown

Better curbs on energy tricksters who dupe you into switching are finally on the way, as latest figures show a rise in complaints.

There are many cases of agents who trick in the rush to collect their commission. Energy regulator Ofgem published proposals to renew the condition in companies' licences (due to expire last month) which governs the way they sell to you – for example, they must ensure you understand you're entering a contract when you agree to switch.

Even better, since more than 5,000 complaints to the consumer advocate Energywatch last year demonstrate some sales agents flagrantly breach the rules, Ofgem also proposes to boost protection.

Ofgem's proposals, published in February, suggest it could increase curbs through extending its work with enforcement bodies such as the Office of Fair Trading, police and trading standards officers. It also intends to probe how thoroughly companies are checking the behaviour of their agents.

Energywatch launched a campaign to clean up rogue sales in January and says complaints recently have rocketed by more than 10 per cent. It called on Ofgem to strengthen the licence and to use its powers to fine companies which break the rules.

If there is something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free). We're sorry but we can't reply individually to the many calls we receive.

Proof is in the eating

Crab paste that's only one tenth crab, crisps masquerading as saltless, and 'chicken and vegetable' rice with just a smattering of chicken are targets in a new campaign.

This month we're naming and shaming food manufacturers whose labels promise more than the contents deliver, or leave out important information.

Which? food experts carried out a supermarket sweep in February and found problems with dozens of own-brand and branded goods. Although there was a marked improvement overall since we last looked – in 1997 – we still found some labels that misled or fell down on providing full information on nutrition. Current laws leave the way open for food makers to give you inadequate information. We're campaigning to tighten controls.

Princes Crab Paste was mostly mackerel and cod, with crab just 11 per cent. The ingredients of Paxo Celebration Sausagemeat and Thyme stuffing were rusk, breadcrumbs, 'mechanically recovered dried turkey (minimum 8 per cent)...'. Safeway Chicken and Vegetables Savoury Rice was 82 per cent rice, 6 per cent vegetables; chicken came near the end of the list, just before herbs. Grove Fresh Cranberry with Apple Juice was just 7.5 per cent cranberry – the maker told us the label had been approved by trading standards officers (TSOs).

We still found some misleading 'x per cent fat-free' labels, despite industry promises, and government guidance that these should have been phased out by 2001.

One reader, who watches his salt intake to control high blood pressure, wrongly assumed Golden Wonder Smokey Bacon Flavour Crisps contained no salt since it wasn't in the ingredients list. We've reported Golden Wonder to TSOs for omitting salt details.

PHOTOGRAPHY JEFFREY MORGAN, TERRY MEALEY, CLIVE ROWAT

Safety call to all Laguna owners

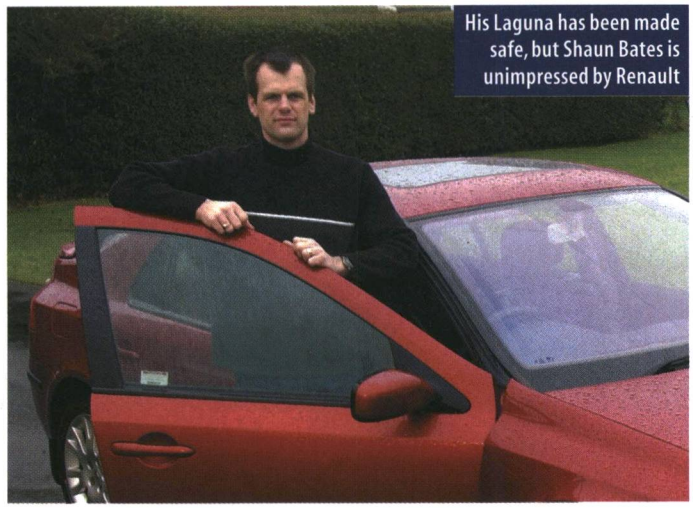
Renault UK has promised to contact Laguna 1.6 owners after we alerted it to a potentially fatal fault with the car – but we want it to issue a full recall of all variants.

Almost one year after the new Laguna was launched, Renault UK has admitted that it has located a problem in the software of the engine management unit, which means the engine can stall when the air conditioning comes on.

Renault UK will be asking owners of all new Laguna 1.6 cars to bring them in for a check – but we're worried that the problem could affect other variants of the car.

Renault UK says it 'has no information of this problem affecting any other engines', but we've already told it about Karl Thompson's Laguna Dynamique 3.0-litre V6.

Karl bought it in May 2001. After just one day the engine cut out as he was turning into his drive, and the brakes and steering seemed to fail. When it happened again, just days later, Karl returned the car to his dealer to be checked out.



His Laguna has been made safe, but Shaun Bates is unimpressed by Renault

Jay Bee Motors in Banbury ran diagnostic tests and said it couldn't find a fault.

A month later the Laguna cut out again in the middle of a busy road and Karl returned the car to the dealer, who once again tested the car and insisted it was safe.

The car cut out several more times, was tested and given back. It then cut out while crossing a dual carriageway and Karl and his family narrowly avoided being hit by an oncoming lorry. Feeling the car was putting him and the lives of his family at risk, Karl returned the car to the dealership, refused to take it back and demanded a replacement.

Karl wanted the situation resolved quickly so reluctantly accepted Jay Bee's alternative offer of a Scenic. However, he was concerned to find out that his old Laguna had been resold.

Karl complained repeatedly to Renault UK about the problem with his car, yet it told us it has no reason to suspect that Lagunas other than the 1.6 have problems. It has promised to look into Karl's case individually. Jay Bee Motors assures us that Karl's old car was resold only after it passed a safety inspection at Renault's technical centre.

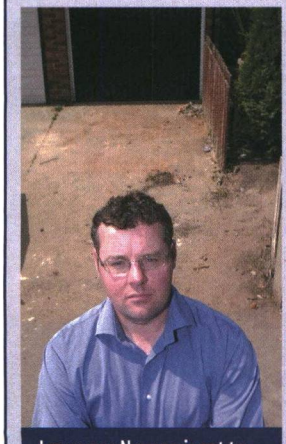
Shaun Bates had similar problems with his Laguna Dynamique 1.6. His car cut out about six times and he returned it to the dealer in Cardiff several times. It too ran diagnostic checks, but could find nothing wrong. Finally, after several near accidents, he left the car with the dealers and refused to drive it.

Luckily, the dealer eventually found the fault in the engine management software and fixed it. Although Shaun is happy with the car now, he says that he has a very negative view of Renault.

We have reported these problems to the Vehicle Inspectorate and, as a result, it is currently in talks with Renault UK.

If you have had a similar experience with your new Laguna we'd like to hear from you. Please write to Dept JH at our Hertford address on p50.

POLICE HID STOLEN CAR FROM OWNER



Lawrence Neeson is set to sue Merseyside police

Car theft victim Lawrence Neeson is set to sue police after they secretly kept his £37,000 Mercedes for 10 months.

Lawrence, from Merseyside, estimates he's lost more than £15,000 in taxis, depreciation and finance payments for a car he didn't have, and servicing when it was returned after months of gathering dust. Not to mention £13,000 for the Citroën he'd bought meanwhile to replace it.

We first told of Lawrence's problems last year, when the Mercedes Kompressor was still missing after being stolen from his drive. Insurer Allianz Cornhill refused a payout because the keys were inside (see 'How car insurers dodge paying out', *Which?*, October 2001, p6) even though Lawrence had been close enough to grab the car, in vain.

Lawrence immediately reported the theft to police and even offered a reward for its return. Several days later the police said they'd failed to spot the car. In fact, it was recovered a few hours after the theft, in an undercover operation involving more than £1 million-worth of stolen cars.

In November, police returned it – with Lawrence's golf clubs still in the boot.

Lawrence, who's seeking legal advice, said: 'I contacted police repeatedly after the theft, and even offered a £100 reward. When they returned the car, the police said it had been "necessary action" to keep it, and didn't apologise.'

Local MP Eddie O'Hara called for an explanation. Merseyside Police said that telling car owners earlier would have compromised officers' safety, and they would happily explain the decision in court if Lawrence sought compensation. The sting resulted in 49 people being charged.

The Home Office told *Which?* that anything seized by police may be kept as evidence at a trial, but must not be kept if a photograph would suffice.

Mr O'Hara told *Which?* that he would continue to question the police's stance.

When mobility products are a bad move

Are companies that sell powered scooters and stairlifts taking elderly and disabled people for a ride? We investigate

Sandra Rapacioli looks into complaints about companies that sell mobility products

When 91-year-old Frances Gorick saw an advert for a 'rise and recline' chair featuring Thora Hird, she thought it might be just what she needed. The Churchill's Stairlift ad mentioned a free home demonstration, and Frances called the company to arrange for a salesperson to visit.

When the representative arrived, he wasn't able to bring a chair into Frances' flat. Nevertheless, Frances and her carer discussed her needs with him. She ordered a chair, and paid a deposit of £1,475.

When the chair was delivered, it was much larger than she'd been led to believe. It couldn't be reclined fully in her kitchen, and there was a mass of electrical wires protruding from the back, which posed a risk because it was close to water (see picture, opposite).

Frances asked Churchill's several times to take the chair back and refund her money, but it refused. It said that the salesman had gone into great detail about the chair and that Frances had been unclear about whether she would keep the chair in the kitchen or dining room.

Frances and her carer disagree. 'I made it very clear that the chair was to go in my small kitchen,' Frances said, 'In fact, I don't have a dining room.'

But the company still refused to give her a refund. Instead it offered to move her furniture to accommodate the chair. Eventually – five months after the chair was delivered – Churchill's agreed to take the chair back and refund £2,210 of the total £2,950 Frances had paid. Frances accepted the offer and is relieved to have got most of her money back, but she has still lost £740 and wasted a lot of time.

COMMON CAUSE OF COMPLAINT

Frances' problem is far from unique. We've gathered more than 60 complaints about mobility aids companies, from *Which?* readers, trading standards officers and disabled and elderly groups, such as Age Concern.

The most common complaints were about people being sold inappropriate products and then having problems getting their money back. People also complained about being misled by salespeople, being pressured into handing money over, and being charged inflated prices. In one case a customer was driven to the bank by a salesman to withdraw money for a deposit.

WHICH COMPANIES?

A total of 32 of the 62 complaints we looked at were about Churchill's Stairlifts (which also trades under a number of other names, including The Mobility Company). Two other companies cropped up frequently – Nationwide Mobility (nine complaints) and Acorn Stairlifts (seven complaints).

These are all major players in the mobility aids market – but there are other major companies, such as Stannah Stairlifts, about which we saw only two complaints.

HARD SELL

Clearly, many people in the market for mobility aids are vulnerable – elderly or disabled people. Some salespeople exploit this, and put customers under pressure to buy before they have worked out whether a product is right for them.

Florence Halligan, who is 83, is one such person. Florence paid a deposit of £1,000 on a £2,000 'rise and recline' chair. She says she was partly persuaded to sign up on the spot after the Churchill's salesman had whittled the price of the chair down from £4,000.

PHOTOGRAPHY ROBIN BECKHAM, PHIL MASTERS, NEIL PHILLIPS, MICHAEL SULLIVAN, JOHN TRENHOLM

'THE SALESMAN MUST HAVE KNOWN THE CHAIR WOULDN'T FIT IN MY SMALL KITCHEN'

Frances Gorick

Florence immediately regretted the decision and asked her son to cancel her contract. Churchill's told him that it would keep £399 of his mother's deposit.

When we asked the company about this case, it pointed out a term in its contract allowing it to 'mitigate its losses in the event of cancellation', and that it was entitled to keep part of the deposit.

This highlights the importance of thinking carefully before signing a contract if you invite a salesperson into your home. You might not get a cooling-off period (which lets you cancel your order and get back any money you've paid). See 'Your rights', p11, for more about this.

PROMISES, PROMISES

Some people felt that salespeople had misled them, or made promises they didn't keep and later refuted. But this can be hard to prove if the promise was made in a conversation and not in writing – it is then the salesperson's word against the customer's.

Always try to get important information put in writing or, at the very least, have someone with you when a salesperson visits, who can bear witness to what is said.

Lynda Manville says a salesman persuaded her late father to order a powered scooter on the understanding that he could get his deposit back if it turned out that it wasn't suitable for him.

'I WAS SO DESPERATE FOR MOBILITY THAT I THINK IT LED TO ME TO BEING TAKEN ADVANTAGE OF' Eleanor Cooney

When Lynda's parents, Olive and Gordon Ross, were looking into buying a scooter for Gordon, a Churchill's salesman visited the couple at their son's house. Because of this, Lynda says they specifically raised the issue of whether the scooter would fit through the door of their own home. They say that they were given the impression there would be no problem. They were also left with the impression that they would be able to get their money back if they had to cancel the order. So they signed a contract and paid an £800 deposit.

When the couple got home they realised that the scooter wouldn't fit through their door, so reluctantly they contacted Churchill's to cancel the order. To their surprise Churchill's told them it would keep half the money they'd paid – £400 – as a cancellation fee.

Sadly, Gordon died a few weeks later, which the family told Churchill's about, though it still only sent them half their deposit as a refund.

When Lynda complained to Churchill's, it told her 'no verbal contract was made with reference to a refund if the porch was too small'.

Eight months on, the family are no closer to getting their full deposit back and feel that the company has shown a complete lack of compassion. Lynda Manville says: 'If the salesman had been upfront about the cancellation fees, my parents would never have bought the scooter.'

CONFLICTING INTERESTS

A big problem with buying mobility products is that many people rely on the skill and judgement of sales representatives to recommend a suitable product. But there's often a conflict of interest.

Many salespeople, including those from Churchill's, Nationwide Mobility and Acorn Stairlifts, work partly on commission. So their interests may lie as much in making a sale (or selling people the priciest products) as they do in advising people which of their products – if any – might fit their needs.

Of the 62 complaints we looked at, 26 were to do with being sold unsuitable products. One of these complaints was from Mary Backhouse, who bought a £3,600 stairlift system from Acorn Stairlifts.

The system Mary bought consisted of two separate lengths of stairlift for the two runs of her staircase, which meant she had to move from one to the other to get to the ▷

'IF THEY'D BEEN UPFRONT ABOUT THE CANCELLATION FEES, MY PARENTS WOULDN'T HAVE BOUGHT THE SCOOTER'

Lynda Manville

'I DIDN'T WANT TO GIVE UP FIGHTING FOR MY RIGHTS'

Patricia Chubb

first floor. She claims that the sales representative told her it was not possible to install a single curved stairlift in her home. But after it was installed, Mary found it awkward getting from one lift to the other because of her arthritis.

Mary's occupational therapist saw the stairlifts and felt that the set-up was dangerous for Mary because of her disabilities. She also believed that Mary's house could have had a single curved stairlift.

After a long tussle, Acorn offered to install a curved stairlift at no extra charge. But Mary felt that the model offered was not appropriate, so she turned down the offer. Due to illness, Mary had to move house, selling her lifts at a loss of £3,100. Mary's family is now planning legal action to get her money back.

Patricia Chubb had a similar type of experience. Patricia, who has severe spinal arthritis, felt pressured into buying a bathlift costing £1,295 from Nationwide Mobility. She wasn't able to try out the device in her bath, but the salesman said it would be fine after he watched the way she got into the empty bath.

'When it was installed, it was very painful when I tried to use it and was swinging me to one side, tilting my spine,' she says.

Nationwide Mobility insisted there was nothing wrong with the bathlift. A social services occupational therapist felt that the product was unsuitable and would even be hazardous because of Patricia's disability.

Nationwide Mobility offered Patricia an alternative bathlift worth £895, with no refund for the lower price. However, the occupational therapist felt this model was also unsuitable, so Patricia rejected it.

After a five-month wrangle, Nationwide Mobility removed the bathlift as a 'goodwill gesture' and offered Patricia a £1,095 refund she accepted.

NO WAY OUT

Problems getting a deposit returned or a refund for an unsuitable or unwanted product is a common problem.

Eleanor Cooney had trouble getting back all of the £800 deposit she'd paid on a scooter from Churchill's – a scooter she was unable to ride because of her medical condition, according to her GP.

Apart from her poor state of health, which Eleanor discussed with the salesman, the scooter was unsuitable for her home, as the only way in or out is over a high doorstep. When demonstrating the scooter, the salesman helped Eleanor lift it on to the pavement, and when she asked how she'd manage on her own, she says he suggested that a temporary ramp could be fitted or a friend could help her.

However, because of the way the door is hung, a ramp would have been totally impractical. And Eleanor lives alone, so she could not rely always on some one to help her with the scooter.

Eleanor contacted Churchill's to cancel the order before the scooter was delivered, asking for a full refund. But the company said it would keep £398.75 of her deposit 'to cover costs incurred'.

Douglas and Joan Crickmore also faced this problem after ordering a Churchill's stairlift. When the Churchill's salesperson visited their home, the Crickmores explained that Joan has severe arthritis and needs help negotiating the stairs. After assessing her and surveying their narrow staircase, the salesman recommended a stairlift and Joan signed a contract. However,

GETTING GOOD ADVICE

If you have mobility problems, first contact your local social services department and ask for an occupational therapist to give you an assessment of your daily living needs. They will advise you about equipment that is suitable for you and tell you whether you're entitled to a grant to help with the cost. However, there may be a waiting list for an assessment.

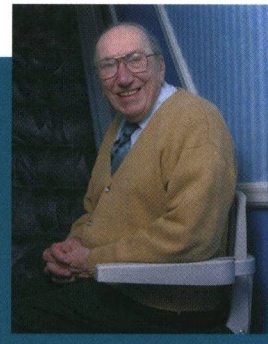
If you want to get help elsewhere, there are several good sources of advice and information. See 'Contacts', p49, for phone numbers and website addresses of the organisations mentioned below.

- The 47 Disabled Living Centres (DLCs) throughout the UK provide free, impartial advice on products for easier living. They don't sell products but can show and demonstrate a range of mobility products. Many centres also have occupational therapists to assess your needs and recommend the best product for you.
- If you can't get to a DLC, or need advice more quickly, the Disabled Living Foundation's national helpline may be able to help.
- Ricability, Consumers' Association's sister organisation, tests mobility products, and publishes impartial guides on them. These include price guides and are available for a small charge.
- Contact local mobility aids shops directly (look under 'mobility equipment' in *Yellow Pages*). Or call Mobility Matters Network, a group of independent distributors, which will arrange for your nearest dealer to send you a price guide for the models they sell. Most will provide a home visit and demonstrate products in your home.

Whatever you do, take time to make your decision – don't be drawn in by special offers or discounts that the salesperson claims are available only for a limited time.

'I HOPE ACORN'S LEVEL OF SERVICE IMPROVES'

Dennis Smith



there was some confusion about the type of stairlift the Crickmores had ordered.

The Crickmores believed that the stairlift they were buying was a 'perch' one, rather than one with a full seat – though the exact type wasn't described in the contract, and Churchill's later told us that the salesman hadn't, in fact, suggested this type. Nevertheless, after the salesman had left, Joan tried to support herself in a perch position, but found she couldn't because of her arthritis. The Crickmores contacted the company to cancel their order, explaining why.

Churchill's told them it would keep their deposit, pointing out a term in the contract allowing it to do so. The Crickmores argued that the stairlift was not fit for its purpose as it was unsuitable for Joan's needs (see 'Your rights', right). But Churchill's stressed that they had signed a sales agreement to confirm they were happy with the details and specifications given by the salesperson.

BUY-BACK GUARANTEES

One feature that might persuade someone to buy a Churchill's stairlift is an offer to buy back lifts when they're no longer needed. The company's catalogue mentions a £1,000 buy-back price on their Freedom Plus Curved Stairlifts. However, this figure doesn't mention a £295 charge for removing the stairlift.

One complaint we looked at was from a man (who did not want to be named) who felt misled by a buy-back promise, made by a visiting salesman. He and his wife had bought a £2,300 Churchill's reconditioned stairlift, and says they were led to believe that they'd get 50 per cent of their money back if it was no longer needed.

However, when their family came to sell the lift only two months after it had been installed, Churchill's offered them £495 for it, minus £295 to remove it (in line with the company's policy for reconditioned stairlifts). This left them with just £200, a fraction of the £1,150 they'd been expecting.

The family took Churchill's to court and won their case. The judge ruled that the Churchill's salesman had misled them (though unintentionally) about the buy-back scheme, and awarded the family £578.

SERVICING AND WARRANTIES

Slow servicing and extended warranties that don't live up to their claims were also mentioned in some complaints we looked at.

Dennis Smith, 83, was badly let down by Acorn when his stairlift stopped working properly and needed to be repaired. The Acorn warranty promised that 'breakdowns will be attended to outside normal working hours where necessary under our 24-hour breakdown policy'. But Dennis was left stranded without a lift for ten days before it was fixed.

However, when *Which?* asked Acorn about Dennis' case, it did admit it had got it wrong. 'We clearly didn't meet the required standard and the only reason we can give is we messed up and got it wrong,' a spokesperson told us.

Acorn has since offered Dennis a 12-month extension on his warranty to compensate him for its poor service.

YOUR RIGHTS

When you buy something, the law says it must be of satisfactory quality and 'as described'. If you have stated a particular purpose when it was bought (for example, that a scooter is suitable for both indoor and outdoor use), it should be 'fit for its purpose', too.

If a product isn't of satisfactory quality, as described or fit for its purpose, you may be entitled to reject it and get a refund. But you must do this within a 'reasonable' time, which can be very short. Otherwise, you should get compensation for loss of value .

However, whether something is as described or fit for its purpose can be difficult to prove if specific requirements were only made during a conversation, and not put in writing. That's why you should always try to get things you've agreed with the salesperson in writing and make sure it's included in the contract.

SIGNING A CONTRACT

If you sign a contract for certain types of goods or services during a visit from a salesperson who calls on you uninvited or after an unrequested phone call or a card through your door, you're entitled to a seven-day cooling-off period. This means you have seven days to change your mind, cancel your order and get back any money you've paid. This is also the case if you receive an unannounced visit and agree to the salesperson coming back at a later time.

However, this cooling-off period doesn't automatically apply if you've invited a salesperson to your home (after responding to an advertisement, for example). This is the case with many mobility products. It means that, if you change your mind, the company may be entitled to charge a cancellation fee. How much this is will depend on the wording of the contract you have signed.

So read any contract thoroughly before signing and, if you don't understand anything, ask the salesperson to explain it. Better still, tell them to come back after you've had a chance to read it in your own time, or have gone through it with a relative or friend.

If you can, pay by credit card for anything over £100. This gives you added protection because you can claim against the card company for any breach of contract or misrepresentation by the company you've bought from (see 'Hidden benefits', *Which?*, May 2001, p42).

VERDICT

Mobility products, such as powered scooters and stairlifts, can greatly enhance the quality of people's lives by giving them back some independence. But some vulnerable people are being sold unsuitable products – and having to forfeit large sums of money if they want to send them back, or to cancel an order.

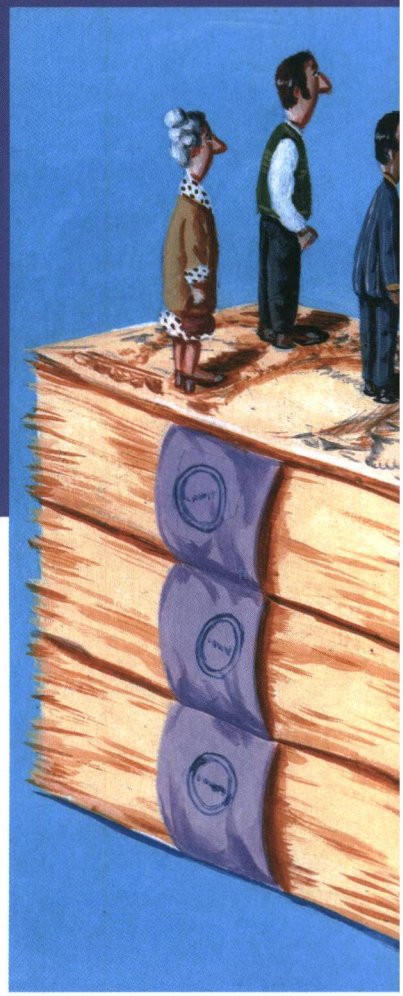
Of the 62 complaints about mobility products we looked at, the names Churchill's Stairlifts and Nationwide Mobility cropped up all too often. There's no suggestion they're acting outside the law, but clearly many customers feel let down or misled by them. We'd like to see some stronger self-regulation of the mobility goods industry. The British Health Care Trades Association, the trade body for equipment suppliers, has a code of practice, but it is voluntary, and some large companies – including Churchill's and Nationwide Mobility – are not members.

In the meantime, we're passing our findings to the charity Age Concern, which is campaigning for better protection from companies which sell unsuitable mobility products.

If you or someone you know needs help getting around, follow our tips to make sure that you get the right product for your needs (see 'Getting good advice', opposite).

ISA ADVICE ON TRIAL

Switching your cash Isa could earn you more interest. But misleading information could mean you miss out



As we showed in last month's *Which?*, if you want to save without risk, you won't go far wrong choosing a cash Isa (see 'Standing the test of time', *Which?*, March 2002, p26). Most Isa interest rates consistently outstrip those of ordinary savings accounts – and the interest you earn is tax-free.

However, our article also showed that there is a sizeable difference between the best and worst rates. Currently this is 1.85 per cent, though in the past, this gap has been wider.

For someone who has paid in the maximum Isa amount for the three years cash Isas have been around (£9,000), a difference of just 1 per cent means an extra £90 interest a year. Also, of course, the extra interest compounds year on year so, if you're saving long term, switching to a better rate makes an even bigger difference.

Cash Isas are designed to be flexible so you can stop and start saving when you want to, or you can transfer your money easily to a different Isa account, often free of charges. At least that's the theory.

But there are some Inland Revenue rules that you have to negotiate. They're designed to make sure that people don't invest more than the Isa limits. If you get them wrong you could lose the tax-free status of some of your Isa savings.

Isa providers should be able to help you negotiate the rules successfully. However, our investigation found that they're likely to be of little help – and that what they tell you could leave you out of pocket.

QUESTIONS AND ANSWERS

Last November and December, our 12 researchers phoned six of the top Isa providers – Abbey National, Alliance & Leicester, Cheltenham & Gloucester (C&G), Halifax, Nationwide and Smile. We asked four basic questions about transferring Isas. These questions were all quite straightforward, but the wrong answers could seriously mislead you, and you could lose out badly.

We also asked each provider whether they charged for transferring. Only C&G did, and its fee was £30.

● I want to transfer my Isa. How do I go about this?

Answer It's vital that you don't just withdraw your money and close the Isa even if you plan to invest in another one, because money you take out of an Isa counts against the normal Isa limits for that year. So if you've already invested the maximum allowed (£3,000), you won't be able to reinvest until the following tax year, and you'll lose out on tax-free interest.

Also, if you've been saving for several years and have more than £3,000 invested, you'll be able to put back only £3,000 the next tax year. The balance will have to go into a regular savings account, and you'll pay tax on the interest.

To avoid this, your Isa provider must deal with the transfer for you.

What they told us The majority of the providers we contacted got this right. Most said they would deal with the transfer directly with the new provider.

However, half of the 12 Abbey National staff we spoke

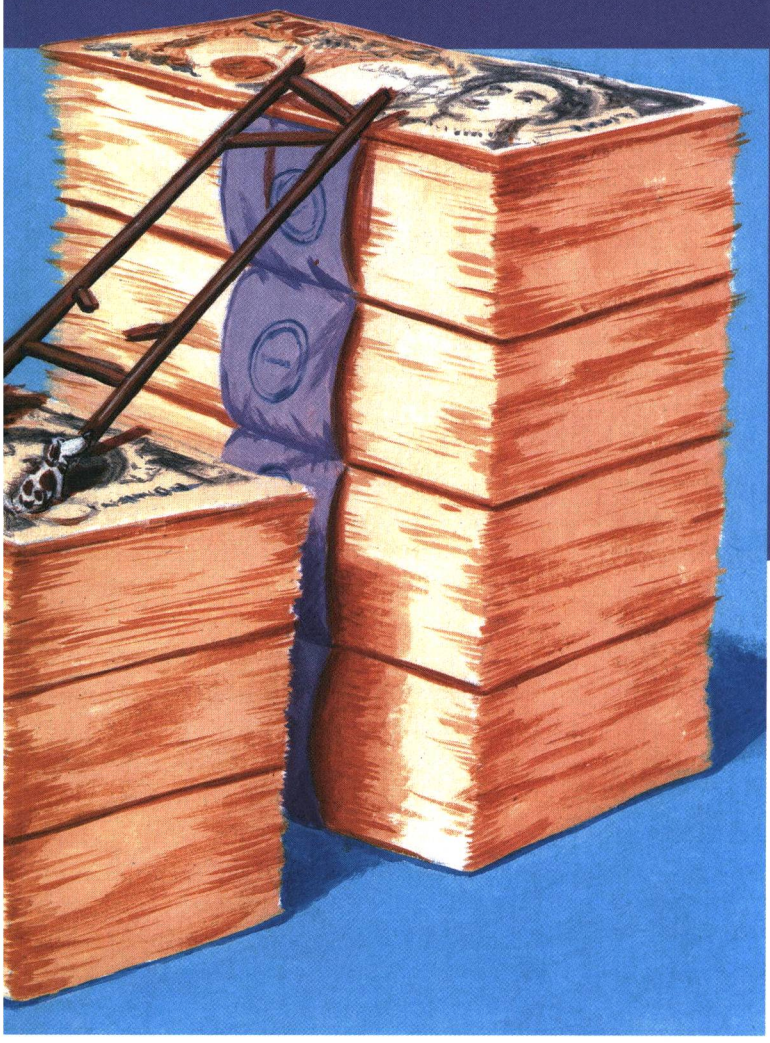
'IF YOU GIVE NOTICE, YOU CAN TRANSFER AS MUCH OR AS LITTLE AS YOU LIKE' Wrong advice from the Halifax

www.which.net

HELP ONLINE

Have you got a comment or question about transferring a cash Isa? If so, post your questions on our website at **www.which.net/which/askus.html.** Post your questions by 12 April. We'll reply on the site on 19 April.

ILLUSTRATION HENNING LÖHLEIN



to mentioned closing the account. One told our researcher: 'You can't transfer an Isa, you must close it and take a cheque to a new provider'. This is completely wrong.

● Are there any rules about how much I can transfer?

Answer Yes. You must transfer anything you have paid in since the beginning of the current tax year (and as much as you want from previous years).

What they told us There was a great deal of confusion about this question. Most staff said you could transfer the whole amount (which is correct), but only five out of the 72 mentioned that you must transfer anything paid in since the beginning of the tax year.

Many of the bank and building society staff we spoke to gave the impression that there were no Isa transfer rules to worry about.

● I've been paying in money over the last two years. Can I transfer part of my money to another provider and leave some behind?

Answer The Isa rules allow you to do this, but individual providers can insist that you transfer everything if they want to. However, you might want to leave your previous Isas where they are, for example, to get a loyalty bonus, a potential windfall, or because you like to hedge your bets.

What they told us Three quarters of the bank and building society staff we spoke to got this completely wrong – nearly a third told our researchers that you must transfer all or nothing. Some staff blamed this lack of flexibility on government rules and the fact that you can have only one Isa.

In reality, all of the providers we contacted except for C&G allow part-transfers. C&G doesn't and, because of this, it believed its staff answered this question correctly. We don't agree. If the restriction is imposed by the provider (rather than because it is an Isa rule), the provider should make this clear – C & G didn't.

● Can I transfer my cash Isa into a different type of Isa?

Answer Very definitely no. You can transfer a cash Isa only to another cash Isa, and not to a stocks and shares Isa, say.

What they told us This is the simplest of all the questions – with the simplest answer. However, shockingly, nearly a third of the staff we spoke to got this wrong. Others said it depended on the new provider's rules, or that the researcher would have to talk to a financial adviser. Some members of staff said that, because they dealt only with cash Isas, they couldn't answer this question.

The answers we were given showed an unacceptable gap in knowledge. Staff should be aware of all the rules and regulations which apply to the financial products they sell.

OUR VERDICT

The quality of information we were given about what was, after all, a fairly simple process was extremely poor. Most of the staff our researchers spoke to had scant knowledge of the rules relating to Isa transfers, and many of them gave wrong information.

If our researchers had followed the advice they were given, in some circumstances, they could have lost out badly.

We were so concerned with the poor standard of information we were given that we contacted the six providers. We're pleased that they all took the results of our investigation seriously, and all but C & G immediately said they would undertake further staff training.

We also told the Banking Code Standards Board of our findings. It told us there may have been breaches of the Banking Code in the information provided.

Providers should comply more fully with the Banking Code, and take more responsibility for the accuracy of verbal as well as written information provided by their staff. If you take action on information you are given over the phone, it's almost impossible to prove you were given wrong or misleading information if something should go wrong.

Until providers sharpen up their act, we suggest you write down the name of the staff member you speak to, the date and the gist of what was said every time you ask for information by phone. Better still, ask them to confirm it in writing.

FURTHER INFORMATION

www.fsa.gov.uk
Financial Services Authority

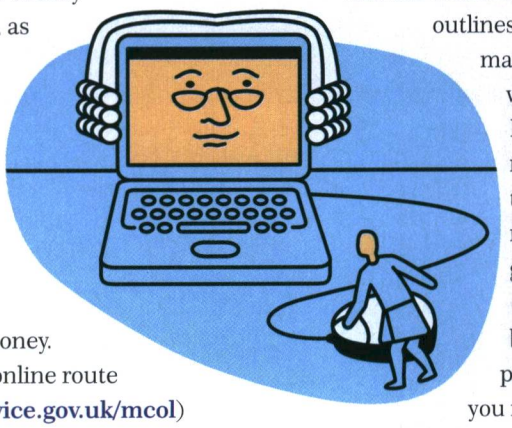
www.inlandrevenue.gov.uk
Inland Revenue

allchange

What's new on the high street

CLAIM UNPAID DEBTS ONLINE

It's now possible to try to recover money that's owed to you using the internet. Thanks to a new government initiative called Money Claim Online, you can now submit a claim to the county courts electronically, as well as by post or in person. For example, you could make a claim if a company that's failed to supply a service or product won't refund your money.



So, does the new online route (see **www.courtservice.gov.uk/mcol**) improve on the traditional paper one? We asked one of our lawyers to pass judgement. The service is well explained and easy to use. You submit the details of your case and pay the court fees, which is more or less the same as doing things by post – just potentially more convenient.

However, the main benefit is that you can track the progress of your claim online, as well as by contacting your county court. Our lawyer was particularly impressed with the consumer guide, which outlines who's eligible to make a claim and what's involved. It also sensibly reminds you to try to resolve the matter before going to court (for example, by writing to the person who owes you money or finding out about arbitration or mediation).

Money Claim Online is a useful addition to the current ways you can issue a claim. However, it's essential that the usual paper system remains available for those who don't have internet access, or just prefer the more traditional approach.

Great rates on new current account

Zurich Financial Services has launched a new online current account that offers competitive interest rates whether you stay in credit or go overdrawn.

It pays 3.5 per cent interest on credit balances which, apart from Cahoot, is the best rate available. And, unusually for a newly-launched account, you don't have to worry about Zurich Bank reducing the rate once it's decided it has enough customers – it promises to keep the rate at 0.5 per cent below the Bank of England base rate for the life of the account.

If you're overdrawn, the account gives you a £250 fee-free facility and charges 9 per cent gross interest for authorised overdrafts. It guarantees that this rate will remain only 5 per cent above the base rate. This is much fairer than many existing accounts that keep their rates high even when the base rate is low.

Zurich Bank also offers 24-hour phone and e-mail support services, a debit card, and access to cash machines free of charge.

One useful feature lets you divide your account into sub-accounts. So you could, for example, have a sub-account for bills. You receive the same interest rate (or pay the same rate, if you're overdrawn) on sub-accounts as you do on the main account.

Overall, this account is definitely worth a look. You can find more details at **www.zurichbank.co.uk**. We don't know how good the service will be, and it remains to be seen whether the account can combine good rates with high-quality customer service.

FIND A PHYSIO

Looking around for a private physiotherapist to ease your back pain, could end up being a pain in the neck. How do you track down a physio in your area without waiting for a GP referral? The Chartered Society of Physiotherapy (CSP) has come to your rescue with the launch of its new Physio2U service.

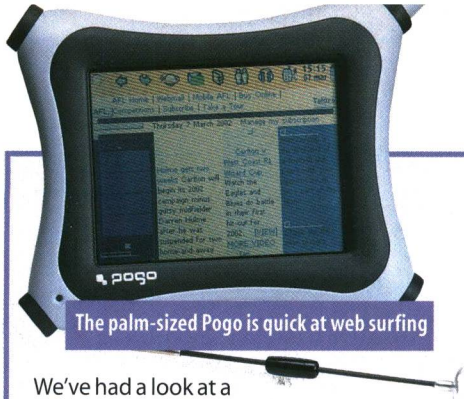
The CSP is the professional and trade union body for the UK's 39,000 chartered physiotherapists, physiotherapy students and assistants. Its website, **www.csp.org.uk** now includes a searchable directory, Physio2U, designed to help you find a chartered practitioner in your area. You can search the database using a range of criteria, including your postcode, and a particular area of professional specialism (sports medicine or paediatrics, say).

Physio2U gives each physiotherapist's practice details and, in some cases, a map and personal profile. As we went to press, more than 400 state registered physiotherapists (SRPs) had registered with the directory. And, as around 99 per cent of the UK's qualified physiotherapists are CSP members, this number is expected to grow rapidly in the coming months, giving people an even better chance to find a suitable practitioner.

As a general rule, when choosing a private physiotherapist, you should make sure they have at least the initials MCSP (Member of CSP) or SRP after their name. This will guarantee that they are properly qualified, governed by a professional code of conduct, and covered by professional liability insurance.

PHOTOGRAPHY CLIVE ROWAT, IMAGE BANK, GETTYIMAGES

PHONES THAT SURF THE NET



The palm-sized Pogo is quick at web surfing

We've had a look at a couple of interesting phones that let you surf the internet – both have a lot going for them, but they're pricey to use.

Until now, internet surfing on a mobile phone usually meant enduring the dreary world of Wap – slow, colourless, with only a few good sites. But the new Pogo (£330 from The Carphone Warehouse) differs in three important ways: you can surf almost the whole web (not just Wap pages), it's in colour, and the pages download quickly.

Before broadcasting web pages to the phone, a central computer reformats them so that they use less data. This speeds up surfing, and it should improve further with an upgrade to GPRS (this will be free, but isn't available yet).

Pogo does make the mobile internet enjoyable, but it's not without problems. For a start, banking and buying online is patchy – at least for the time being. And, despite the generous screen size, sites can be tricky to read. A more general problem is that you can't connect Pogo directly to a computer – this has to be done over the internet.

Internet access costs £7.99 a month and, at 10p for each minute online, the cost will quickly mount up.

Pogo is a superbly inventive product, is fun to use and slips easily into your pocket. But a laptop with a GPRS mobile phone is a much more effective, if cumbersome, way to get the web on the move.

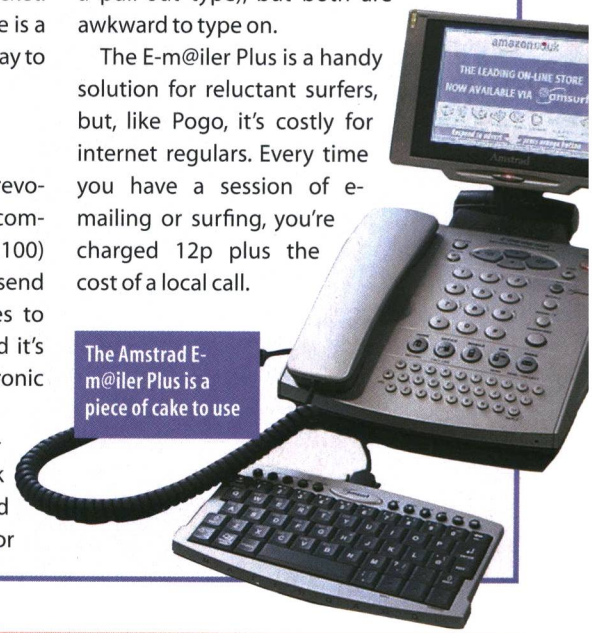
A TECHNOPHONE FOR TECHNOPHOBES

If you're feeling left out of the internet revolution but don't want the hassle of a computer, Amstrad's new E-m@iler Plus (£100) might be just the job. You can use it to send or receive e-mail, send text messages to mobile phones, and surf the web. And it's also a digital answering machine, electronic address book, and speakerphone.

It lets you surf both Wap and standard web pages, though you can't bank online. The E-ma@iler has a Smartcard slot for credit cards, which is designed for safe online transactions, but this doesn't work yet. You navigate web pages by scrolling through links one at a time, which is fiddly and time-consuming.

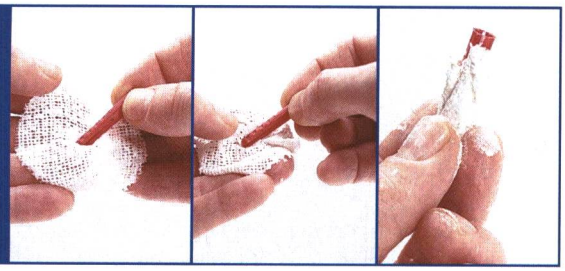
The e-mail feature is easy to use but limited – e-mail is displayed in only one font and, as with Pogo, you can't read Word document attachments. There are two keyboards for typing messages (one on the phone and a pull-out type), but both are awkward to type on.

The E-m@iler Plus is a handy solution for reluctant surfers, but, like Pogo, it's costly for internet regulars. Every time you have a session of e-mailing or surfing, you're charged 12p plus the cost of a local call.



The Amstrad E-m@iler Plus is a piece of cake to use

New gadget for DIYers



Accidentally drilled the hole a bit too big? No problem. Just wrap a WetNFix round the wall plug, and push it into the hole

If you're into DIY, there's a good chance that at some time you've drilled a screw-hole in a wall only to find that the wall plug twists round when you screw into it – the hole's too big.

A new product, called WetNFix could get you out of trouble. It costs £2.99 from Homebase for a pack of ten circular pads impregnated with a fixing material. To use one, you just dip it in water, mould it around the wall plug and push the wall plug into the hole. After around three minutes the material will have set, gripping the plug. You can then screw into it, hopefully without any problem.

Our lab experts tried it out with several different-sized holes in different materials. WetNFix worked well in all cases. However, a word of caution – our tests suggest that the fixing material may loosen over time if used with heavy loads, such as a shelf laden with books, so bear in mind the weight you expect it to carry.

All in all, we think that keeping a pack of WetNFix in your toolbox could help out in many frustrating situations.

PICK FUNDS WITH FT

Selecting a unit or investment trust has always been tricky. There are hundreds to choose from and they're difficult to evaluate. The *Financial Times*' new website, **www.ft.com/fundratings**, offers a helping hand.

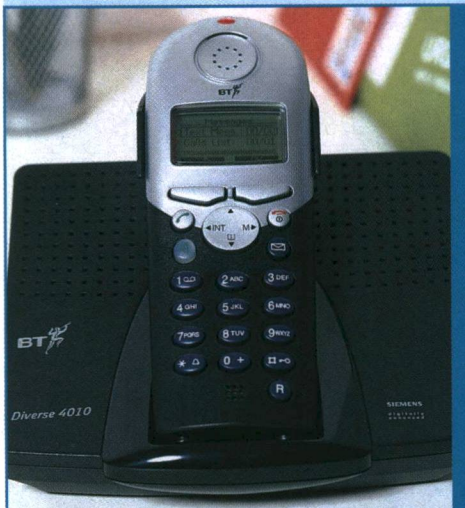
FT Fund Ratings uses an approach which gives you an accurate picture of the risk involved – something you may not get from the fund manager. It does this by analysing the price movements of a fund. For example, a fund that invests heavily in technology stocks would be grouped as a technology fund, irrespective of the description used by the fund management company.

To select potential funds, you're invited to list the sectors you're interested in (there are more than 50 in all). These are ranked by risk level, from very low to very high, allowing you to specify the level of risk you're willing to take. You can filter the funds on the maximum level of charges you're willing to pay, and on past performance (though there's no evidence that past performance is a guide to future performance). Each fund has a link to further information, but some of the links hadn't been set up when we went to press.

The site takes some getting used to because familiar fund names won't necessarily appear where you expect them to. For example, the Alliance investment trust is usually classed as 'global growth', but the FT groups it as 'UK moderate balanced'. As the risk rating is redone every month, funds can change category on a regular basis.

The FT's Fund Ratings is useful as a tool for investors, but, as the site points out, it isn't a substitute for independent financial advice.

TXT MSSGS 4U @ HOME



The BT 4010 is more than just a home phone – it can send text messages and doubles up as a walkie-talkie, too

Sending SMS (short message service) text messages between mobile phones is all the rage. Until now it's been the sole preserve of mobile users, but no longer. The BT Diverse 4010 Executive SMS (£100) is a digital cordless phone for home use, that can also send and receive text messages.

When we tested the phone it could send messages to a mobile on any network (or another 4010), but could receive them from only BT Cellnet mobiles. However, BT told us that from this spring it will also receive messages from other networks (though BT couldn't give us a firm date).

The messaging feature was easy to use, but anyone sending a message to this phone must remember to add the prefix 2023 to the dialling code. Sending a message from the 4010 costs around 12p and you have to subscribe to Caller Display, which costs £4.50 a quarter.

As a regular cordless phone, the 4010 works well, with a reasonable range, satisfactory sound quality, and a large number of easy-to-use features. In addition, it has a couple of unusual features. If you buy an extra handset (costing £100) you can use the pair as walkie-talkies when you're out and about. However, their range will be limited compared with proper walkie-talkies. Also, you can roughly double the phone's range at home, by plugging an optional box, called Diverse Repeater (£160), into the mains. Both these features worked well in our tests.

Overall, the Diverse 4010 is a decent cordless phone. The SMS is an interesting feature which may appeal to some, but beware of the costs.

New rules could be a pane

If you're planning to replace any windows in your home, watch out for new regulations. From this month in England and Wales, replacement glazing falls under the Building Regulations for the first time. Among other things, these specify the minimum thermal insulation properties of the windows. You'll have to get a certificate to show that the work and windows meet the required standards. These new rules won't apply to repairs where, say, you have to replace a broken pane.

The work can either be checked by your local authority – which could cost more than £200 – or you can use an approved installer. Companies that belong to the Fenestration Self-Assessment Scheme (FENSA) can carry out the work and self-certify that the glazing meets the standard. They'll also inform the local authority of the work so that it appears on any building search register. If you do the work yourself, you'll have to call out a council inspector.

In theory, the installer is responsible for making sure the work meets the new rules, but ultimately it's the homeowner who will suffer if it doesn't. For example, when you sell your house, you'll have to satisfy the buyer's solicitor that any replacement windows meet the standards. If they don't, the sale could fall through.

Your local trading standards office and council building control department will have details of FENSA installers. All members of the Glass and Glazing Federation trade body are FENSA accredited.

ROUND UP

From this month, Europay, Mastercard's European partner, will offer a system whereby customers are given a user name and password that allows the card issuer to identify whether the cardholder is genuine or not. This should help prevent fraud and improve consumer confidence in internet shopping. However, its success will depend on which banks and online retailers sign up.

The Office of Fair Trading has just launched a new pocket guide to shoppers' rights. The booklet, which explains the legal position when buying goods, augments a series of regional road shows that aims to raise awareness of consumer rights. See www.oft.gov.uk for more details.

REQUEST A TEST

If you've seen something new you'd like us to test, e-mail us at: **allchange@which.net**

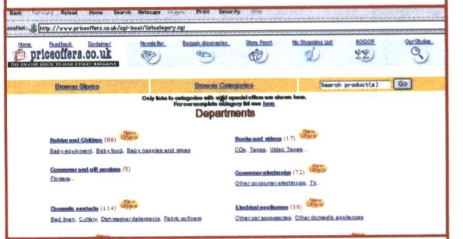
WEB WATCH

Finding bargains on the high street

Everyone loves a bargain, so we couldn't wait to assess www.priceoffers.co.uk. It claims to track deals in more than 100 stores and supermarkets. You can search for bargains in two ways – by store (such as HMV, River Island, or Tesco) or by category (for example, children or domestic products).

Three *Which?* researchers tried out this site by picking a few deals, then checking the stores to see whether they were available. Also, several internet users told us what they thought of the site.

We found a range of bargains. For example, £25 off selected boots in River Island, half price



compost in B&Q, cheap vitamins in Holland & Barratt, and discounted CDs in HMV and Woolworths. But many bargains didn't exist. For example, a Casio electronic organiser was £18.75 in John Lewis, but Priceoffers claimed it was down to £9.75, and the Sangenic nappy wrapper tub was still £29.99 when it was meant to be £19.99. And we couldn't find some items at all.

The site is quick and easy to navigate, if a little dull, and is worth a look if you're a bargain hunter.

Hands-free music

If you're a jogger, personal stereos are a problem, held precariously in a sweaty palm as you go about tripping over dogs. But here's a possible solution – the Sony NW-E8P (£260) fits all it needs into the headphones, so there's nothing for you to carry and no flapping lead.

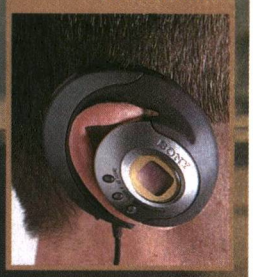
The NW-E8P is a solid-state player – for all intents and purposes an MP3 player – but with software that encodes songs in Sony's own format, rather than MP3. It can also play MP3 tracks. It has 64Mb memory, which will hold around an hour of music at the highest-quality setting. There's no removable memory so new songs have to be loaded via its USB port.

The NW-E8P is impressive as a design achievement, but there are more than a few niggles. Despite feeling secure, the headphones are heavy enough to be a constant distraction. Some people will find that they pinch slightly, and they're not suitable for people who wear glasses or earrings. Also, the controls in the headphones take some time to get used to.

For the price, we'd expect better sound quality – which is dull and boomy. To top it all, the software is prone to crashing, and the instructions are poorly laid out.

If the unique design appeals to you, this product is worth considering. But it could be so much better. Maybe you should keep a slippery grip on that old personal stereo for a bit longer.

If you find personal stereos too cumbersome, give the Sony NW-E8P (below) a listen



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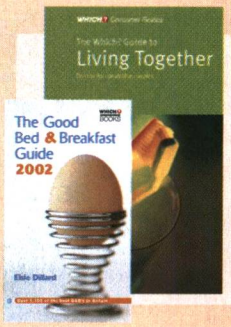

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Ring of confidence

Tyres are the only physical contact between the car and the road, so buying replacements is one of the most important decisions you'll make

So how do you choose? After all, aren't all tyres just round and black? We've tested two sizes, so if you've got a car from the supermini or small and medium sectors, this report could help you.

The 175/65 R14T is found on superminis such as the Ford Fiesta, Peugeot 206, Toyota Yaris and Vauxhall Corsa. It can cost anything from £28 to £70, depending on the tyre you choose and where you buy it.

The 195/60 R15H fits small and medium-sized family cars, such as the Ford Focus, Nissan Primera and Volvo V40. Replacing one can cost from £35 to £94, again depending on the brand and where it's bought.

Our tests are extremely thorough as far as safety goes. They assess wet grip and dry grip, compare handling ability, and grade tyres for ride comfort and noise. We've also measured wear rates – to show which tyres should last longest – and rolling resistance – to indicate which should provide the best fuel economy.

When selecting new tyres, it's important to consider your needs before visiting a retailer. Good grip is important – helping towards safe cornering and straight-line braking. Your individual motoring habits will influence how you prioritise other criteria. Ride comfort and noise may be particularly important to high mileage drivers. But, if your main concern is low running costs, price, wear rate and rolling resistance will influence your choice.

ILLUSTRATION DAVID WHITTLE, DAVID RUTTY

GET A GRIP

A tyre's ability to grip the road is primarily governed by the rubber compound, though the tread also plays some part. In wet conditions, surface water restricts contact between the tyre and road, reducing grip. Taken to extremes, the result is aquaplaning – when there is no direct contact between rubber and road, resulting in a loss of control. The tread design is the key to resisting this. By expelling surface water from the contact area between tyre and road, the rubber can maintain grip. The more efficiently the grooves expel the water, the better the tyre will be at maintaining grip in wet conditions. In our tests, we assessed how well the tyres grip when cornering and braking in a straight line.

For wet braking, we measured the braking distance from 50mph (80kph) on a wet road.

The difference between the best and the worst tyres for wet braking is, quite simply, stopping distance. For example, when the car fitted with the 175/65 R14T Hankook K701 tyres had stopped, the car with the Nokian NRT2 tyres was still travelling at more than 20 mph (33kph). It stopped more than 10m further on. A similar difference was shown between 195/60 R15H tyres, with the Pirelli P6 being the best and the Kleber Viaxer the worst.

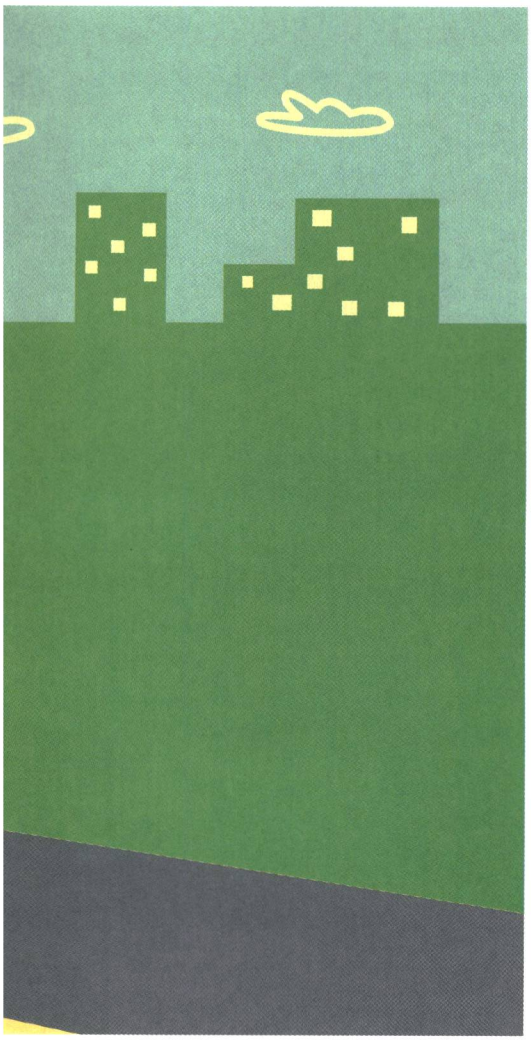
BEST BUY

We looked at the performance of the tyres on test for wet grip, dry grip, ride comfort, rolling resistance noise and wear. We placed particular emphasis on both wet and dry grip.

Our tables, on p20, order the tyres into three categories. All are acceptable. Some were better than others and so we are able to recommend them.

To make the grade as a Best Buy, a tyre had to rate ★ for both wet and dry grip and have a rating of at least ○ across all the tests. Where brands scored equally overall, ones with a mark lower than ○ in an individual test weren't selected.

The ratings for each test are also given to help you make the choice to match your needs.



ARE YOU SITTING COMFORTABLY?

Tyre ride comfort depends on the volume of air in the tyre, (similar between brands for a given size), and the stiffness of the sidewalls. We drove over the same surfaces with each make, and assessed which was most comfortable for the driver and passenger.

Most noise from a tyre is generated by the tread as it contacts the road surface. We compared interior noise on two different dry surfaces. We drove the car at 50mph (80kph), then switched off the engine so that the only noise was from the tyres. As it coasted down to 19mph (30kph), we assessed the noise levels inside the car.

To assess exterior tyre noise, we repeated this test, but recorded noise levels from the side of the test track. This was repeated in both directions. Scores were combined to generate a single rating for each tyre.

A LIFE'S WORK

Tyre wear was measured periodically over a 6,200 mile (10,000km) route. The tyres were swapped front to rear every 1,550 miles (2,500km), to average out front and rear wear patterns. On the basis of the test we predicted a lifespan for each tyre.

For normal use, it's a good idea to fit the least worn tyres to the rear to help maintain stability in extreme conditions.

RESISTING PROGRESS

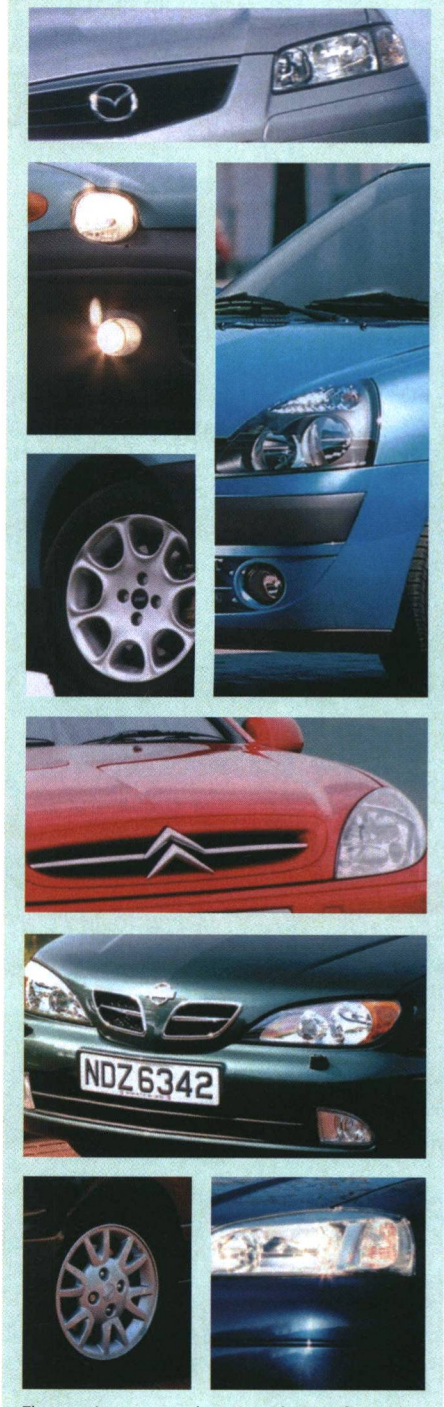
Most makers keep tyre technology a closely guarded secret. We looked for innovations and found some where the name hinted at them. You might think 'fuel saver', 'energy' or 'eco' in the brand name means a tyre has low rolling resistance (to save fuel). This isn't necessarily so and none of the tyres with this type of name scored exceptionally well in these tests. The Goodyear GT3 recorded the lowest rolling resistance. Goodyear uses corn-starch in the rubber mix, in place of some of the silica traditionally used. This is eco-friendly, because less energy is needed to produce the tyre. Corn is also a natural and renewable source for the starch. It also generates lower rolling resistance than the full silica compounds.

KEEPING UP THE PRESSURE

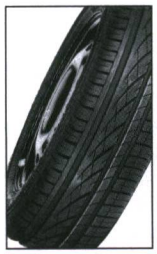
Our tests compare tyres under controlled test conditions. You too can gain a lot by controlling how your tyres are treated. Poorly maintained tyre pressures can cost you more than you might think. It's straightforward enough, but one tyre-maker suggests a quarter of all tyres are under-inflated by more than 10 per cent. Low pressure results in increased rolling resistance (and fuel consumption) and excessive wear to the edges of the tyre, which can shorten a tyre's life. Under-inflation also generates heat, which can result in premature sidewall failure.

Over-inflation can cause unpredictable handling, accelerated tread wear and potential premature failure on impact. Follow your handbook instructions and you'll get much more from your tyres.

SIZING UP THE ONE FOR YOU



The tyre sizes we tested – 14in and 15in – fit a wide range of small and family cars popular in the UK – you might well recognise yours among the selection shown above.

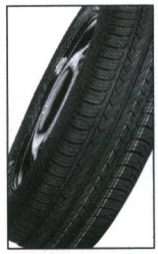


Conti Premium Contact

Pirelli P6

Uniroyal Rallye 540

Michelin Energy XH1



Goodyear Eagle NCT 5

Semperit Speed Comfort

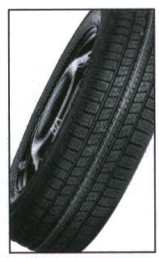
Bridgestone Turanza ER 70

195/60 R15H

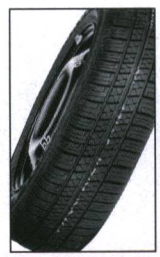
Tyres

	Conti Premium Contact	Pirelli P6	Uniroyal Rallye 540	Michelin Energy XH1	Goodyear Eagle NCT 5	Semperit Speed Comfort	Bridgestone Turanza ER 70	Dunlop SP Sport 200 E	Kleber Viaxer AS	Hankook K 406	Firestone Firehawk 700 FS	Fulda Carat Attiro
Specification												
Price (£) 1▷	56-80	60-83	51-76	67-90	53-91	47-85	52-85	45-75	46-72	37-54	45-78	40-69
Availability 2▷	iv	iv	iv	iv	iv	ii	iii	v	ii	ii	iv	ii
Performance												
Dry roads	★	★	★	★	★	★	★	★	★	★	★	★
Wet roads	★	★	★	☆	☆	☆	☆	☆	○	★	☆	☆
Comfort	☆	☆	☆	☆	☆	☆	☆	☆	☆	○	○	○
Noise	☆	○	◒	☆	○	○	○	○	○	○	○	◒
Rolling resistance	☆	○	○	○	☆	☆	○	○	☆	○	○	○
Wear	○	○	○	☆	○	○	○	○	☆	◒	○	○
Total test score	88	86	86	84	82	82	80	80	80	80	78	78

Firestone F590 Fuel Saver



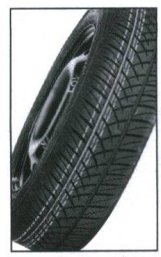
Bridgestone B330



Hankook K 701

Pirelli P 3000 Energy

Michelin Energy XT1



Uniroyal R 680

Conti Eco Contact EP

175/65 R14T

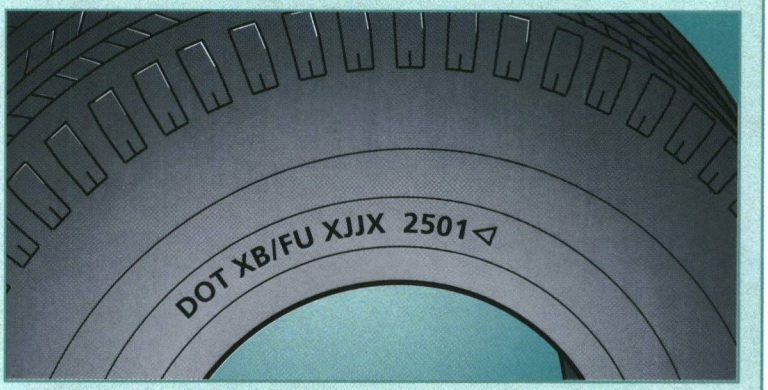
Tyres

	Firestone F590 Fuel Saver	Bridgestone B330	Hankook K 701	Pirelli P 3000 Energy	Michelin Energy XT1	Uniroyal R 680	Conti Eco Contact EP	Goodyear GT 3	Semperit Sport Life	Kleber Viaxer AS	Barum Brillantis	Sava Effecta	Fulda Diadem Linero	BF Goodrich Touring G
Specification														
Price (£) 1▷	33-57	41-62	28-41	40-59	46-70	34-60	37-66	38-67	33-58	34-54	28-39	29-49	33-54	35-51
Availability 2▷	iv	iii	ii	v	v	iii	v	iv	ii	ii	ii	ii	ii	ii
Performance														
Dry roads	★	★	★	★	★	☆	★	☆	☆	★	☆	★	☆	☆
Wet roads	★	★	★	★	☆	★	☆	☆	☆	☆	☆	○	○	☆
Comfort	○	○	○	○	○	☆	○	○	○	○	○	○	☆	○
Noise	○	○	○	○	☆	☆	☆	○	☆	○	○	☆	☆	☆
Rolling resistance	○	○	○	○	○	○	○	☆	☆	◒	○	○	○	○
Wear	☆	○	○	○	☆	○	○	☆	☆	○	○	○	☆	○
Total test score	88	84	84	84	82	80	78	78	78	76	72	72	72	72

Dunlop SP Sport 200 E

	Nokian NRH 2 [1]	BF Goodrich Touring G	Toyo Roadpro R610	Avon ZV1	Barum Bravura	Yokohama A 539
	45-60	47-67	47-62	52-78	35-46	54-94
	i	ii	i	iv	ii	ii
	☆	★	★	☆	☆	★
	☆	○	☆	☆	☆	○
	☆	☆	☆	☆	○	○
	☆	○	○	☆	○	○
	○	☆	○	○	☆	○
	☆	○	◒	○	○	○
	78	76	76	74	74	72

HOW OLD ARE YOUR TYRES?

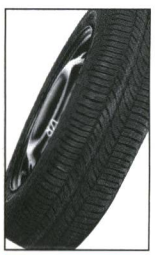


The week and year of manufacture of the tyre is always marked on the sidewall. A tyre marked 2501 was manufactured in week 25 of 2001 (see illustration above). Manufacturers usually also mark tyres to show which factory they were made in. So you can tell how old the tyres on your car are and the manufacturer can trace where and when a faulty tyre was made.

Tyre makers specify strict storage conditions for tyres, as they can deteriorate if these aren't met. Signs of ageing can include cracking in the sidewall area due to ozone attack and discolouring if they come into contact with certain chemicals.

They have a protective chemical impregnated into the rubber compound, which is released as the tyre flexes in service to resist ozone attack. You rarely see tyres that have evidence of it unless they've been mishandled prior to sale.

So, if you see any signs of this nature when buying new tyres, check the date marking and reject them if they are more than nine months old.



Goodyear GT 3

Semperit Sport Life

	Trio	Nokian NRT 2 [1]	Yokohama S 306	Maloya Crono 465	Pneumant P 72	Marshal KR 11
	3-42	39-58	34-53	39	33-38	28-41
		i	i	i	i	ii
	☆	★	★	☆	☆	☆
	☆	○	○	☆	○	○
	○	○	○	○	○	☆
	○	○	☆	☆	☆	○
	○	○	○	◒	○	○
	○	○	○	○	☆	○
	2	72	72	70	70	68

KEY

★ ☆ ○ ◒ ●

best — worst

NOTES

Best Buys are highlighted in **red** and those recommended in **orange**.

Specification

1 Prices vary greatly, so we've surveyed enough UK outlets to find the range of prices tyres can be bought for.

2 Availability ratings as follows:

i is stocked by less than 10 per cent of outlets.

ii is stocked by 10 per cent to 24 per cent of outlets.

iii is stocked by 25 per cent to 49 per cent of outlets.

iv is stocked by 50 per cent to 70 per cent of outlets.

v is stocked by more than 70 per cent of outlets.

FOOTNOTE

1 Nokian tread compound changed by manufacturer from week 5 2002. Tyres tested are from previous compound specification, and performance changes for the new specification cannot be identified from our tests.

ORGANIC PROCESSED FOOD

Is it worth spending around 40 per cent more to buy organic foods such as pasta, cakes or fizzy drinks instead of their conventional equivalents? And are they healthier anyway?

Amanda Bristow explains the benefits, or otherwise, of buying organic groceries

About half of UK adults bought some organic food last summer. Fruit and veg are our top choices but now there's an impressive range of organic processed food to tempt us, too. But is there any point in bumping up your shopping bill by 40 per cent to buy organic cola or even fruit juice, for example, instead of the standard versions?

To find out more about why people buy – or don't buy – organic processed food, we interviewed 90 shoppers late last year and showed them a variety of organic processed foods. We included a mix of people who do and don't buy organic products and asked them what they thought the advantages of buying these foods were, if any. The results show that people tend to make general assumptions about the 'organic' label. For example, they assumed that organic products were healthier or purer than their conventional equivalents, without looking at what's in them. Here we look at some of the real benefits of buying organic and expose some of the common misunderstandings.

NO ARTIFICIAL PESTICIDES

One of the most common reasons our shoppers gave for choosing organic food was to avoid pesticides. Organic standards allow the use of some approved pesticides but these are mostly from natural sources. There's little data on pesticide residue levels in organic food, but the government's pesticide residue monitoring programme (see *Which?*, September 2001, p24) includes a limited number of organic samples, and residues are rarely found in those tested. However, if you're buying any processed food – whether organic or conventional – pesticide residues are generally less of an issue than they are with fresh fruit and vegetables. Processing can significantly reduce the levels of residues. Washing and peeling alone has been shown to reduce levels by 50 to 90 per cent in apples, carrots and potatoes. Cooking and other types of processing involving heat can reduce levels further.

Other reasons could be that food grown for processing isn't always sprayed as much before harvest, because it needn't look perfect for processing. Different varieties of crops are sometimes used for processed food which require fewer or different pesticides. Also, processed foods may be stored for longer, allowing more time for residues to break down.

There's evidence from the government's pesticide monitoring programme that, generally, residues are found less often in non-organic processed foods than non-organic fresh foods. For example, the tests in 1998 found residues in around 40 per cent of fresh spinach, 18 per cent of frozen spinach, and none in the samples of canned spinach. However, there are exceptions. For example, processed potato products (canned potatoes, frozen chips and waffles, for example) tested in 1999 contained more residues (60 per cent) than raw unprocessed potatoes (51 per cent).

THE ENVIRONMENT

Organic food production emphasises environmental protection – for example, it aims to enhance biological diversity and maintain long-term soil fertility. Also, by

PHOTOGRAPHY JAMES DUNCAN, JOHN TRENHOLM

restricting the use of artificial fertilisers and pesticides, organic farmers and agricultural workers reduce the risk of harmful health effects to themselves as well as the risk of environmental damage associated with more intensive pesticide use.

But there are also less favourable environmental considerations concerning organic processed food. Around 70 per cent of organic food is imported to the UK. This has its own environmental impact in terms of transport, packaging, waste and pollution. One way round this is to buy locally produced organic food. Food processing also has environmental costs in terms of energy use and packaging.

ANIMAL WELFARE

Animal welfare is one of the basic principles of organic farming. Generally animals must have access to the outside and free movement. Chickens, for example, can't be kept in cages, and there are limitations on the numbers of animals that can be kept in a certain amount of space. All organically reared animals must meet the same basic minimum standards, but some certification bodies set tighter standards. For example, under minimum organic standards, broiler chickens must have outside access for one third of their lives, but according to the Soil Association's standards, they should have outside access for twice as long as this.

Organically reared animals can't routinely be given antibiotics or other veterinary medicines to prevent disease. But they can be given to sick animals if other treatments aren't effective, or to avoid suffering, and medicines can be given if there's an identified risk of a particular disease. Hormones, or other substances used to promote growth or production, are not allowed.

NO GM

Organic food must be produced without genetically modified organisms (GMOs) or derivatives of GMOs, so additives and processing aids, such as enzymes produced by GMOs, are not allowed. GM products are also banned in feed given to organically reared animals.

TRACEABILTIY

Organic food must be kept completely separate from other food at all stages – from the raw ingredients through to transport and storage. Organic ingredients must also be traceable to the original source to guarantee their authenticity. Organic growers, processors and importers must be registered with an organic certification body (there are 11 in the UK) and inspected regularly to make sure they meet their standards.

FEWER ADDITIVES

Organic food can contain food additives (E numbers) and processing aids, but the list is more restricted – around 35 additives are approved, compared with hundreds in conventional food. Artificial sweeteners are banned and only natural flavourings and colourings are allowed. Some certification bodies put further restrictions on which of these they allow.

100 PER CENT ORGANIC?

Certain approved non-organic ingredients are allowed in organic foods when there is no organic version available. At least 95 per cent of the agricultural ingredients must be organic, and the other 5 per cent can be made up of non-organic ingredients, such as approved herbs and spices. Non-agricultural ingredients such as water, salt and additives approved for use in organic food are not included in these calculations. So a drink made of carbonated water, organic sugar and natural flavourings can be called 'organic' although only the sugar is organic. For example, Natural Selection 'organic' tonic water contains one organic ingredient – agave syrup; the rest is water, permitted additives and flavourings.

Ideally, organic animals are given purely organic feed but, because there are shortages, some non-organic feed is currently allowed. For example, up to 10 per cent of a cow's diet, and a maximum of 20 per cent of chicken feed can be non-organic. Up to 60 per cent can come from sources that are in the process of converting to organic. There are plans to achieve 100 per cent organic feed by 2005.

FALSE CLAIMS

Last year, in an attempt to clamp down on false and misleading claims, the Advertising Standards Authority (ASA) issued guidelines for advertisers on claims about organic food. This was prompted by several complaints received by the ASA about organic claims made by well-known names, including Tesco and the Soil Association. The new guidelines state that:

- advertisers can't claim that organic food is 'safer' or 'healthier' than conventional food, unless they have convincing evidence that this is the case.
- Organic food can't be described as 'environmentally friendly' or 'sustainable', as all managed food production systems cause some environmental damage.
- Claims that organic food uses no chemicals, pesticides or artificial additives, can only be made if this is the case.

Which foods are worth buying?

We look at the assumptions made by shoppers about a variety of processed organic foods and assess which ones have real benefits

PROCESSED MEAT PRODUCTS

Shoppers' views Health and safety concerns were important reasons why our shoppers said they might choose processed organic meat products. Typical comments were 'they would have fewer chemicals in them' and 'I'd expect them to have less fat and rubbish'. One said: 'It's important that it's BSE free'.

The facts Organically reared animals are not routinely given antibiotics or other medicines and hormones are not allowed. They are fed a mainly organic diet and are reared in accordance with agreed animal welfare standards.

BSE has been found in organic herds. The Soil Association says that the cases occurred in herds that had recently converted to organic and animals were exposed to BSE before they entered the organic system. They weren't sold as organic meat because only animals born and reared organically can be.

Organic meat products do not necessarily contain less fat than non-organic meat. They do contain fewer additives, but some of those allowed by organic standards are controversial. For example, Sodium nitrite, a preservative also used in conventional meat products which has been linked to cancer, is approved.

Verdict There are valid reasons for opting for organic meat products especially if, like some of our shoppers, you're concerned about chemicals in meat. But, don't assume they all contain less fat or are completely additive free.

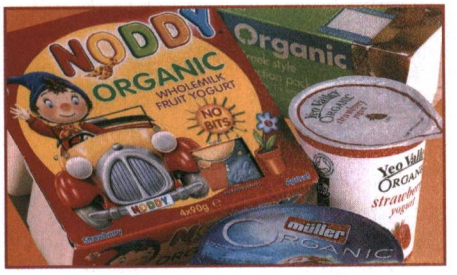
CHOCOLATE AND CAKES

Shoppers' views Most thought organic chocolate and cakes would taste nicer. Others assumed that the ingredients are free from pesticides, or contain fewer chemicals and 'less salt and fat'.

The facts Conventional cocoa production is heavily reliant on the use of chemicals. This has implications for both the health of agricultural workers and the environment. Lindane, a pesticide that has been withdrawn from agricultural use in the EU, is still used elsewhere, particularly on cocoa. There is a lack of information about lindane's safety for people working with it and its effects on wildlife and the environment. It is not allowed under organic standards, but a worrying 75 per cent of the non-organic continental chocolate samples tested in 1998 (the last time they were tested) contained lindane.

Organic cakes and chocolate won't necessarily contain less fat, salt or sugar. Sainsbury's Blue Parrot Café organic mini jam tarts, for example, contain 40 per cent more sugar than Sainsbury's real fruit jam tarts, which aren't organic. However, artificially produced hydrogenated (trans) fats are not allowed in organic products. These have similar effects to saturated fats and are associated with high blood cholesterol levels.

Verdict There are good reasons for swapping to organic versions, especially for chocolate. Organic standards ban the intensive use of pesticides. However, organic chocolates and cakes won't necessarily contain less fat, sugar or salt.



YOGURTS

Shoppers' views Most assumed that organic yogurts were 'more natural and the production more controlled'. Some said that the cows weren't fed antibiotics. Interestingly, they also thought that organic yogurt production was a 'cottage industry' made by small producers.

The facts Organic standards don't allow the routine use of antibiotics or the use of hormones in animals, including BST (bovine somatotrophin), a hormone used to increase milk yield. BST has been banned in the EU – it has implications for animal welfare and there are some concerns over its risks to human health. It can be used in other countries, though, so may be used to produce non-organic milk products.

Non-organic milk has been regularly monitored for residues since 1995, when higher than expected levels of lindane were found in samples. No residues have been found since 1997, except for last year when 8 per cent of samples tested contained residues.

Organic dairy products don't all come from small producers. Some brands are owned by big food manufacturers, some of which are not organic. For example, Rachel's Dairy – a popular brand of yogurt in the UK – is owned by Horizon Organic Dairy, an American company, and Seeds of Change is owned by Mars.

Verdict The use of antibiotics and growth promoters is restricted in animals reared under an organic system. There are other benefits too, such as animal welfare standards. But buying organic yogurt doesn't necessarily mean you're supporting small producers.

FIZZY DRINKS

Shoppers' views Our shoppers didn't think that organic fizzy drinks had any major benefits above conventional ones. One said: 'I'd guess at fewer artificial flavourings and colours', another that they'd contain organic fruit, or that 'they're supposedly more healthy'.

The facts The list of additives allowed in organic fizzy drinks is more restricted. They're limited to natural flavourings and no artificial colourings are approved. Organic drinks can't contain artificial sweeteners.

Organic fizzy drinks aren't always a healthier option, though. Tesco Organic Cola has similar amounts of sugar to standard Coca-Cola. In addition, you're paying mainly for water which isn't organic, so you may be paying a premium for just a couple of organic ingredients.

Verdict There's little benefit in swapping to organic fizzy drinks. They may contain fewer additives but they could have just as much sugar as regular fizzy drinks.

BREAD, RICE AND PASTA

Shoppers' views Our shoppers assumed that the ingredients in organic bread, rice and pasta were grown and produced more naturally. For example, one said: 'they use more fresh ingredients that haven't been sprayed with artificial fertilisers and pesticides', and another

that they're 'healthy, harmless and more natural'.

The facts Pesticide use is much more restricted in organic rice and cereal production. Tests on organic bread and rice in 2000 found no residues, but only a few samples were tested.

Pesticides are used on conventionally-produced crops – wheat is sprayed on average five times with 14 different active ingredients, and rice is treated with pesticides after it's harvested. There's also evidence that conventionally-produced bread and rice frequently contain residues, but tests on pasta in 1999 found none. Multigrain and wholemeal bread is more likely to contain residues than white bread because, after milling, the pesticides remain mainly in the wheat germ and bran. One study showed that washing and cooking rice removes almost all of some residues.

Only a few shoppers mentioned avoiding GM as a reason to swap to organic products. However, a recent study by the Food Standards Agency found that 15 per cent of non-organic bread, cakes, buns and rolls tested contained traces of GM soya. None indicated this on the label, although three should have done as the levels were above the legal 1 per cent threshold.

Verdict Organic crops are treated with fewer pesticides, which has benefits for both the environment and agricultural workers. Organic bread and rice are less likely to contain pesticide residues than conventionally-produced ones, but tests so far have not found any residues in conventionally-produced pasta.

FRUIT JUICE AND JUICE DRINKS

Shoppers' views Organic fruit juice and juice drinks were a relatively popular choice with our shoppers. People assumed that they contained 'less sugar so it's better for you', and that it is a 'more natural product' and that it is 'purer'.

The facts Organic juices may be purer as they contain fewer or no pesticide residues. But organic juice drinks are not necessarily any healthier than non-organic juice drinks. They may also have added water, sugar or flavourings (as long as they're permitted ones). For example, Sainsbury's Blue Parrot Café organic apple and strawberry juice drink contains water as the main ingredient, 10 per cent fruit juice, sugar and flavourings.

Verdict You might want to swap to organic fruit juice if you're concerned about pesticides. However, there's little point in buying organic juice drinks if they contain such a small amount of juice. The rest is added water, sugar and flavourings.

OUR VERDICT

There are persuasive arguments for buying most types of organic processed foods. These include environmental protection, animal welfare and avoiding artificial pesticides. But the organic content in fizzy drinks and juice drinks can be so minimal that it doesn't seem worth paying a premium for them.

Don't assume, as many of our shoppers did, that organic processed food is healthier or more nutritious. Check the labels if you're interested in fat, sugar, salt and additives. And don't assume they're all produced to exactly the same standards. They must all meet the same minimum standards, but some organic certification bodies may put tighter requirements in particular areas, such as animal welfare, or over which additives can be used. So if you're concerned about a particular issue, it's worth checking the ingredients, or contacting the certification body to get more information about the standards.

Organic processed foods are generally more expensive than their conventional equivalents. See the price comparison table below.

PRICE COMPARISON

The main reason that people didn't buy organic was because of price. Our price check shows that a basket of organic foods cost £5.30, 40 per cent more than a basket of non-organic equivalents.

ORGANIC		NON-ORGANIC	
Sainsbury's organic straight cut oven chips (907g)	£1.29	89p	Sainsbury's oven chips American style (907g)
Weetabix Nature's Own organic wheat biscuits (pack of 24)	£1.69	£1.15	Weetabix (pack of 24)
Harvestime organic traditional white sliced bread (800g)	99p	59p	Hovis Great White medium sliced bread (800g)
Seeds of Change penne (500g)	99p	89p	Buitoni penne rigate (500g)
Kettle Organics lightly salted organic potato chips (120g)	£1.65	£1.39	Kettle Chips lightly salted (150g)
Duchy Originals organic highland shortbread (250g)	£1.95	£1.49	Walkers pure butter shortbread (250g)
Waitrose organic pure orange juice (1 litre)	£1.59	£1.09	Waitrose pure orange juice (1 litre)
Green and Black's organic milk chocolate (100g)	£1.35	99p	Lindt Excellence extra creamy milk chocolate (100g)
Tesco organic roasted red pepper and tomato penne (350g)	£2.29	£1.59	Tesco penne mozzarella bake (340g)
Heinz organic baked beans (415g)	53p	38p	Heinz baked beans (415g)
Ambrosia organic Devon custard (425g)	75p	62p	Ambrosia Devon custard (425g)
Sainsbury's Blue Parrot Café organic mini jam tarts (pack of nine)	£1.39	79p	Sainsbury's real fruit jam tarts (pack of six)
Sainsbury's organic orange juice drink (pack of six)	£2.19	£1.49	Sainsbury's cool crush orange drink (pack of six)
	TOTAL £18.65	£13.35 TOTAL	

Prices were checked on one day in Sainsbury's, Tesco and Waitrose stores in London. We bought the nearest equivalent pack sizes.

IS ORGANIC HEALTHIER?

There are no nutritional criteria for organic processed foods – so they may be high in fat, salt or sugar in the same way that some conventional processed foods are. We've looked at organic and standard versions of a few well-known products to see how they compare.

More fat Ambrosia organic creamed rice pudding contains almost twice as much fat per serving as the standard pudding.

More sugar Jordan's Organic Four Berry Crisp Cereal contains more sugar than the Country Crisp with real strawberries.

Pretty similar Heinz organic baked beans and regular baked beans have virtually identical ingredients and nutrition content.

No added vitamins or minerals Heinz organic spaghetti in tomato sauce differs from standard Heinz spaghetti in tomato sauce, in that the standard version has added vitamins and iron. Extra vitamins and minerals can only be added to organic foods if this is legally required, for example, to some types of flour.

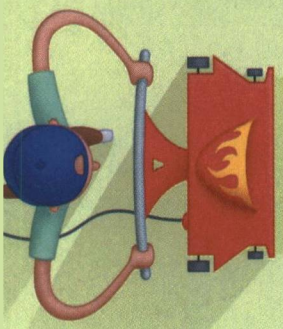
FURTHER INFORMATION

www.food.gov.uk The Food Standards Agency website for general information on organic food

www.defra.gov.uk For information on organic farming and organic standards

www.soilassociation.org For information on organic food and where to buy it

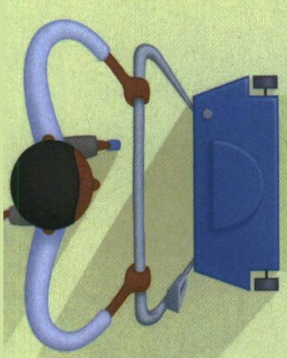
Lawn stars and stripes



While the UK shivered in February, our experts were testing the latest rotary lawn mowers in sunny Florida. Check our assessment of this year's new models

We're still buying lawn mowers by the shed-load – sales leapt by more than 20 per cent between 1999 and 2000. The humble electric rotary type is leading this surge, and our tests on 12 models show that many are good value and definitely worth considering.

ROTARIES – THE PRICE IS RIGHT

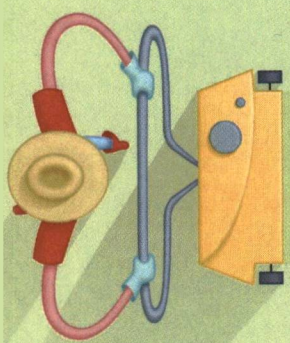


Rotary mowers are the most popular type in the UK, so we've focused on these. The success of this group is probably down to low prices, and there are plenty of budget options available. But cheap doesn't necessarily mean poor quality – two of our Best Buys, the B&Q Performance Power and Lawn-King C390, are among the cheapest models on test.

If you've decided on a rotary mower, you're probably aiming for something that's functional, speedy and easy to use. However, despite their price, rotaries are pretty good all-rounders. You should be able to find one that can work on most small to medium-sized lawns, and can deal with long or wet grass, too.

OUR TESTING

Lawn mowers are simple machines with a practical task – to cut grass. So what distinguishes one from another? When cutting your lawn, is it important to get the job done quickly, or is appearance a bigger concern? If you're prone to letting your lawn grow long, which mower will be the best bet? We've tried to address these issues by putting the mowers through rigorous tests. And, so that we could include models that have only just come on to the market, we took a batch to a special test site in Florida.



Our ratings, in the table overleaf, show how effectively and efficiently 12 electric mowers and one cordless version cut a typical-sized (10m by 6m) lawn. We then repeated this test on a smaller strip of wet grass, and on longer, lush grass, to find which models were the best all-rounders. In these tough tests, some mowers became clogged, were much harder to push, and gave a disappointing finish.

CLASSY CUTTERS

Our main test, where we cut a lawn of 60m^2, highlighted several important differences between the mowers. Our experts awarded no ★ ratings for the appearance of the lawn after cutting, because rotaries simply don't give as good a finish as you'd get from a cylinder. But we've found two mowers – the Al-Ko Comfort 40E and Lawn-King C390 – which combine a quick cutting time with a good overall appearance. Some mowers won't give a good finish after just one run, but a second attempt improves the result. The electric Flymos, Qualcast Powertrak 34, Performance Power and Toro Recycler fall into this category. The Atco Regent 14, Lawn-King, and Qualcast Powertrak have rear rollers which gave a neat striping effect (though less pronounced than a typical cylinder mower's finish).

Even some of the better mowers, such as the Qualcast Powertrak and Toro Recycler, were slow in our standard lawn test. Most mowers completed the lawn in ten or more swathes, though the Al-Ko Comfort, Flymo RC 400 and JCB needed fewer, thanks to their larger cutting width.

The only mowers that we'd be happy to recommend for medium-sized lawns are the JCB and Toro, while the others are generally better suited to small and medium lawns. We've given each mower's cutting width in the table, which, together with the ratings for time taken to cut the standard lawn, indicate how efficiently the mower does the job.

THE TOUGHER TESTS

In our climate, it's pretty likely that you'll sometimes need to cut damp grass. This can be a real battle for mowers as they can easily become clogged up and leave a poor finish. Many mowers on test really didn't like our wet grass test, with the Draper stalling on one occasion. However, the Toro Recycler and Performance Power gave better finishes than the rest.

Our results will give some reassurance to reluctant gardeners who are prone to letting their lawns grow

PHOTOGRAPHY JOHN TRENHOLM, ILLUSTRATION CHRIS DAVIDSON

A cut above the rest (from left to right): the Toro Recycler 21072, Qualcast Powertrak 34, and Lawn-King C390

BEST BUY

Most rotary mowers are suitable for only small or small to medium-sized gardens. Tackling a large garden with a rotary model would be time consuming and hard work.

Overall, the batch of rotary mowers on test did well, with only two models being disappointing. The four Best Buys can cope with long grass and wet grass, as well as a standard lawn (though a couple are a bit slow). They're also easy to use.

Best on test was the **Toro Recycler 21072** with an impressive total test score of 87. But, at **£220** from John Lewis, it's pricey. For your money you get a great all-round machine, which comes with a huge, collapsible grass box and mulching attachment. This attachment cuts the grass extremely finely and distributes it unnoticeably over the lawn. This means you don't have to empty the grass box. The mulcher works best on short grass or by going over the same lawn more than once.

The Toro achieved a ★ rating for overall ease of use because it's straightforward to use and manoeuvre. However, it's heavy.

We also recommend the **Qualcast Powertrak 34**, **£120** from B&Q, and **Lawn-King C390**, a bargain at around **£70** from independents. Both did well in our tests, and the Powertrak is especially easy to use. However, the cutting height is awkward to adjust on the Lawn-King.

The **Performance Power**, from B&Q, did creditably well considering it costs just **£50**. However, it's a Best Buy only if you have a small garden – its small grass box capacity and narrow cutting width would make cutting large areas a lengthy task.

long. Apart from the Flymo Hover Compact, which tended to flatten the grass rather than cut it, the mowers coped pretty well with long grass. The Al-Ko Comfort, JCB, Lawn-King and Toro did a good job, scoring ☆ ratings.

A BATTLE OR A BREEZE?

Few of us relish the task of cutting the lawn. And if your mower makes your hand ache, moves stubbornly or proves tricky to adjust, it's going to be even more of a chore. So we also assessed ease of use.

Too many machines are difficult to adjust to specific cutting heights. With the Qualcast Powertrak and Toro Recycler, you just push a button or lever, so they scored a ★ rating. But, at the other extreme, the Al-Ko Comfort 40E requires you to dismantle each axle – a fiddly and demanding job. Fortunately, this isn't a task you'll need to carry out regularly.

More serious concerns, depending on the layout of your garden, are how easy the mower is to move up and down steps or across gravel. The two hover Flymos have an instant disadvantage here, because they move only when they're switched on. One of these, the Turbo Compact does have a set of wheels at the front, but you still need to lift the machine. Although hover models are relatively light, they're bulky to move around.

Another feature which could become annoying is a grass box that's prone to falling off. The JCB and Draper have this problem. And if manufacturers included collapsible handles that were simple to use, such as on the Wolf Garden Esprit, a number of models would be easier to store.

FINDING THE IDEAL MOWER

What can designers do to make the ideal mower? Our experts have cut enough grass in their time to know a good feature from an annoying flaw. Here are their favourite and least-liked design features.

- **You'll probably need to make adjustments to the cutting height, so the cutting height adjuster should be clearly labelled, easy to access and easy to use.**
- The grass box should be easy to remove, carry when full of grass, and refit. To prevent irritating regular trips to empty it, the box needs to be large enough to carry a good load of clippings. Flexible folding grass boxes or integral grass boxes that remain within the body of the mower save space for storage.
- **Grass boxes can fall off when turning corners or when changing direction. Check that the box is well secured.**
- Collapsible handles cut down on storage space. The double folding action found on some models is generally the best for converting the mower into a compact shape for storage. Quick-release features on the folding handle are also worth looking out for – for example, double threaded bolts allow the wing nuts to be spun off to a loose position but remain attached.
- **A rear roller or lawn striper gives your lawn a well-maintained look. A rear roller also helps to support the mower when cutting over soil borders.**
- Check that the controls are comfortable to use. Wrap-around controls on the handle are especially useful.
- **The mains cable should be long enough for your garden.**

Rotary lawn mowers

	Electric									
	Al-Ko Comfort 40E	**Atco** Regent 14	**Bosch** ARM 320	**Draper** Garden Power LM900	**Flymo** Hover Compact 330	**Flymo** Turbo Compact 380 Vision	**JCB** EM41	**Lawn-King** C390	**Performance Power** PP350	**Qualcast** Powertrak 34
Specification										
Price (£)	120	160	75	80	65	120	100	70	50	120
Cutting width (cm) 1▷	38	35	32	32	33	38	41	37	32	34
Cutting height range (cm) 2▷	1.8-6.0	1.5-6.2	2.2-7.0	2.5-5.0	0.5-2.6[1]	0.8-3.0[1]	2.3-5.2	2.3-5.4	2.2-5.2	2.2-7.0
Weight (kg)	16.8	14.4	12	11.1	8	10.9	15.2	14	9.6	11.7
Suitable garden size 3▷	Small-medium	Small-medium	Small	Small	Small	Small-medium	Medium	Small-medium	Small	Small-mediu
Features										
Type of handle 4▷	Fixed	Fixed	Adjustable	Fixed	Floating	Floating	Adjustable	Fixed	Fixed	Adjustable
Dual handle/wrap-around control 5▷	✓	✓			✓	✓	✓			
Grass box 6▷	Solid	Flexible	Solid	Solid	Integral	Integral	Solid	Solid	Solid	Solid
Rear roller/striper		✓	✓					✓		✓
Performance										
Minimum cutting height 7▷	★	★	☆	☆	☆	☆	☆	☆	☆	☆
Standard lawn – time taken 8▷	○	○	○	◒	●	◒	◒	○	●	●
Standard lawn – appearance 9▷	☆	○	◒	◒	○	○	☆	☆	☆	☆
Standard lawn – weight of grass collected 10▷	○	○	◒	◒	◒	○	○	○	◒	○
Long grass 11▷	☆	○	○	○	◒	○	☆	☆	○	○
Wet grass 12▷	○	◒	◒	◒	◒	○	○	○	☆	○
Noise	☆	☆	☆	☆	○	☆	○	☆	☆	○
Mechanical safety	★	○	★	★	★	★	★	★	★	★
Durability 13▷	☆	○	★	★	★	★	★	★	★	★
Ease of use										
Adjusting cutting height	●	☆	◒	◒	◒	◒	◒	◒	◒	★
Pushing across gravel	○	○	○	☆	●	●	☆	○	☆	○
Moving up/down steps	○	○	☆	○	◒	◒	○	○	☆	☆
Mowing along lawn edges	◒	☆	◒	◒	○	○	○	☆	○	☆
Turning corners	☆	☆	☆	☆	☆	○	○	☆	☆	☆
Weight of full grass box	☆	○	★	★	★	★	☆	☆	★	★
Using controls	★	★	☆	○	☆	☆	☆	☆	☆	☆
Ease of storage	○	○	☆	☆	○	◒	○	○	◒	○
Overall ease of use	○	☆	☆	☆	○	○	☆	☆	☆	★
Total test score (%)	78	77	73	70	65	71	75	80	77	81
Information										
Additional notes/update since our test	The Comfort 32E (£100) is similar but has a cutting width of 32cm		Discontinued but may still be available from independent stores or internet retailers	The LM 1400 (£100) is similar but has a cutting width of 38cm	1 Including ride height	1 Including ride height		The Champion C390 (£69; exclusive to Focus Do It All) is similar	Exclusive to B&Q stores	

NOTES
Mowers highlighted in **red** appear in the Best Buy Guide, on p27.

Specification

1 We've chosen models with a variety of cutting widths (two models are available in more than one width). We've given the actual cutting width when pushed in a straight line. For safety reasons, the blade is completely encased so the mower will be wider.
2 This shows the distance from the ground you can set the mower to cut.
3 This is our experts' judgement about each mower's suitability. Most rotary mowers are really suitable only for small to medium-sized lawns, up to around 60m^2. Using one on a lawn larger than this will be time consuming and hard work.

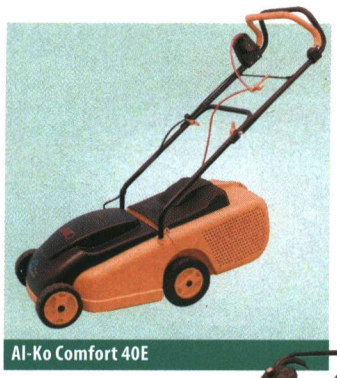
Features

4 It's useful if you can adjust the handle length. A floating handle pivots where it attaches to the mower body, which gives greater freedom of movement.
5 If you want to control the mower using either hand, choose one with a dual handle or wrap-around control.
6 Flexible grass boxes have collapsible sides, which means they need less storage space. The two Flymos' boxes fit in the main body of the machine, so take up less space.

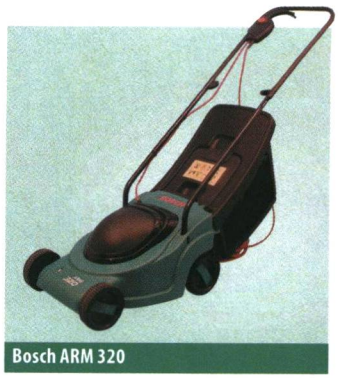
Performance

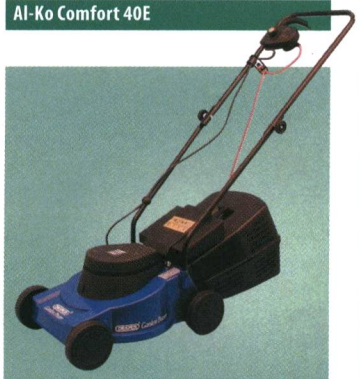
7 We set mowers to their minimum cutting heights and mowed an area of grass pre-cut to 5cm. The rating is based on the actual height achieved – a ★ rating for 2cm or less, to a ○ rating for between 3.5cm and 4cm.
8 The rating summarises the time taken to cut a 10m by 6m area of lawn. The grass was initially between 6cm and 8cm long. A mower with a ○ rating completed the task in less than seven minutes, while one with a ● rating took longer than ten minutes.
9 Our experts judged the cut lawn for evenness, presence of grass tufts and, if relevant, uncollected grass cuttings.
10 This indicates how much grass each mower cut.
11 We tried the mowers on long grass (15cm tall), and rated how well they cut.
12 Mowers were used on grass wet with dew, and we then assessed the appearance.
13 We downrated any mowers that suffered from loose or broken parts after we had finished our tests.

Toro Recycler 21072	Wolf Garden Esprit 32E	Cordless Flymo RC 400
220	140	140
40	32	40
1.5-6.5	1.8-5.2	1.3-6.2
19.3	14.9	27.6
Medium	Small-medium	Small-medium
Adjustable	Fixed	Fixed
✓		✓
Flexible	Solid	Flexible
★	★	☆
●	○	○
☆	○	◒
○	○	○
☆	○	○
☆	◒	◒
☆	☆	○
★	★	★
★	★	☆
★	○	☆
☆	☆	☆
☆	☆	◒
☆	◒	◒
○	☆	○
☆	☆	○
☆	☆	☆
☆	☆	◒
★	☆	○
87	79	
	The Wolf Garden Premio 32E (£159) is similar	This cordless mower has a battery life of around 25 minutes and takes 18 hours to charge fully


Al-Ko Comfort 40E

Atco Regent 14


Bosch ARM 320


Draper Garden Power LM900

Flymo Hover Compact 330

Flymo Turbo Compact 380 Vision

JCB EM41

Lawn-King C390

Performance Power PP350

Qualcast Powertrak 34

Toro Recycler 21072

Wolf Garden Esprit 32E

Flymo RC 400

KEY

★ ☆ ○ ◒ ●

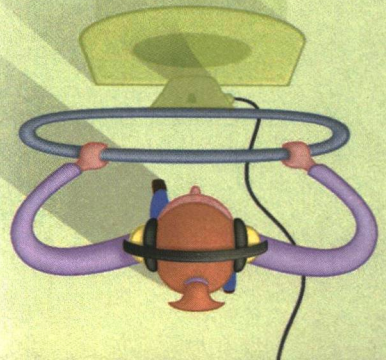
best — worst

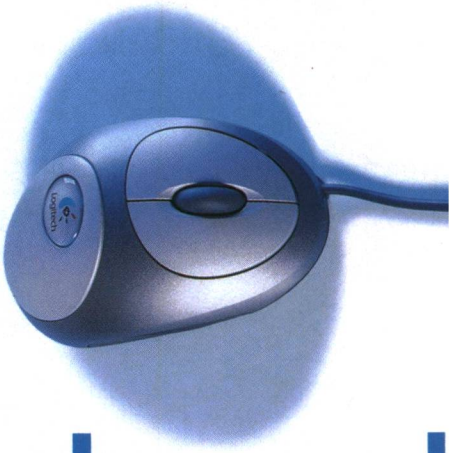
✓ has this feature

TOTAL TEST SCORE

The total test score is based on:

Ease of use 40%
Standard lawn 20%
Noise 10%
Minimum cutting height 7%
Long grass 7% **Wet grass** 7%
Durability 5%
Mechanical safety 5%



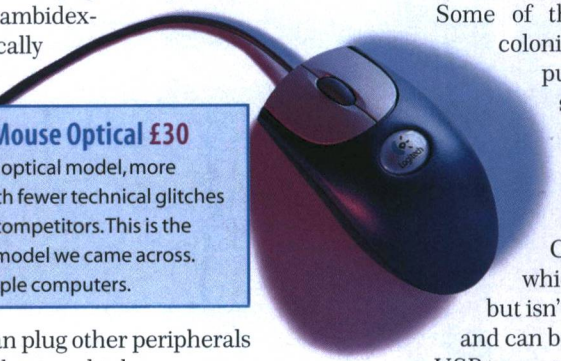


The keyboard

There's an old tale in the computing world about a manufacturer that was flooded with helpline calls about its new computer. The instructions said: 'Press any key to continue', but the hapless users couldn't find the 'any' key.

Okay, so it's apocryphal at best and a bad joke at worst, but we're coming to a point here – even if you're not technologically challenged, you might be surprised how sophisticated the humble keyboard and mouse have become.

They're replete with dozens of extra buttons for skipping tracks on CDs or going to your favourite web page. They come cordless, ball-less, ambidextrous, ergonomically shaped, and programmable. You can plug other peripherals into them and, if the mood takes you, you can spend more than £100 on them.



Logitech WheelMouse Optical £30
A reasonably priced optical model, more comfortable and with fewer technical glitches than its immediate competitors. This is the best ambidextrous model we came across. Compatible with Apple computers.

We dispatched 30 keyboards and mice to a panel of testers to see which they clicked with, as well as putting them through their paces in the lab. We've weeded out the slow, the uncomfortable and the uncooperative and selected our favourites for you, which are pictured.

BEFORE WE BEGIN...

A few of our users were stumped before they'd even got started. Some had problems with the software. Most keyboards and mice have extra buttons that can be assigned various functions. For these extra features to work, a CD of 'driver' software is required. In a couple of cases, the software supplied didn't work and our users were left stranded. If this happens to you, your first port of call should be to the manufacturer's website to download the correct drivers, or its helpline.

Microsoft Natural Pro keyboard £50
Our user panel generally disliked the 'ergonomic' keyboards, but, despite having an exaggerated curve, this model (which is Apple compatible) was liked more than the other on test (the Belkin Ergoboard Pro, £30).

Some of these CDs also colonise your computer with extra software. The Logitech keyboards tested, came with a MusicMatch CD/MP3 player, which works well but isn't easy to remove and can be obtrusive.

USB caused some strife. Normally, we happily recommend plugging in through USB ports. But to connect a keyboard or mouse through USB, your computer's 'USB legacy support' has to be enabled – this won't always have been done for you. If you're a confident user and want to have a go yourself see, for example, http://support.intel.com/support/peripherals/usbnotes.htm, which will take you through the steps. The devices pictured can all use PS/2 ports, so you don't need USB for PCs.

WHAT'S THE POINT OF UPGRADING?

Don't be put off, though, because a new keyboard or mouse can offer real advantages.

The most obvious change is in the build quality and comfort. A lot of perfectly good computers are packaged with cheap excuses for keyboards and mice. An upgrade can give you something that looks better and feels more comfortable.

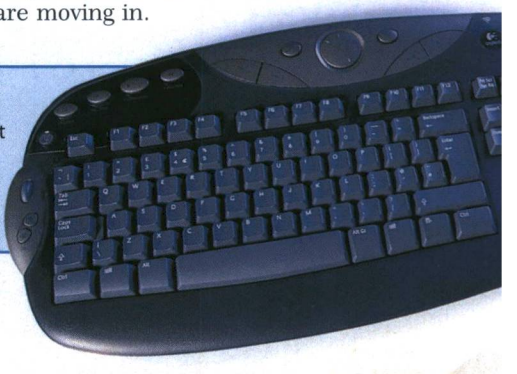
Also, there are the extra features. A useful one is cordlessness. If you're short of workspace, you can whip the keyboard off the desk. Or you can use the mouse from the other side of the room as a remote control. And it generally just looks tidier.

There are downsides to snipping the cord, however. For one thing, cordless devices need batteries to work. For another, it can be difficult to find a surface for the receivers, which need to be placed 20cm or more away from other electrical equipment to work consistently.

Another innovation in the field of mice are optical sensors. Some mice use these to track microscopic features of the surface they are being moved across. By doing this they fathom which direction they are moving in.

PHOTOGRAPHY JONNY THOMPSON

Logitech Cordless Desktop Optical £100
This package includes the best cordless keyboard that we came across plus a good cordless four-button mouse. Logitech's standard Cordless Desktop with a three-button non-optical mouse is cheaper at £60.



Logitech Mouseman Dual Optical £40

A bit on the pricey side, but a well-designed and responsive optical mouse. The 'dual optical' bit refers to the two optical sensors, though only a handful of users noticed any increase in accuracy. Apple compatible.

to all happiness

(and some mice at nice prices)

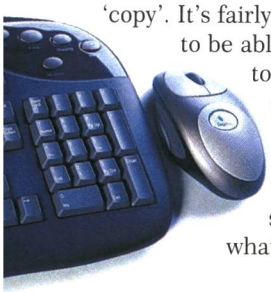
Trust Internet keyboard £13

A cheap and cheerful effort from Trust, seeing off competition from other good keyboards below £25 by virtue of its more manageable size. There are 17 special functions, including 'power off', though some of them stop you from using the number keypad at the same time. It's not USB compatible.

The benefit of this is that there's no need to clean the dust out of their innards, so the cursor motion should always stay smooth and accurate. However, they won't work on clear or shiny surfaces.

And then there are the extra buttons. You can buy mice with four extra buttons, or keyboards with as many as 32 extra buttons, though opinions differ on whether or not they're helpful.

With keyboards, there are a few types of extra function button. Most handy are the multimedia keys, for playing and fast-forwarding CDs or changing the volume. Similarly, some keyboards have buttons for navigating the web. Extra keys can also act as shortcuts to functions like 'cut' and 'paste'. Some of our users liked these but it's easy enough to commit the existing shortcuts to memory – say, 'Ctrl' plus 'C' to 'copy'. It's fairly common for keyboards to be able to put your computer to 'sleep', and a few can also turn off the power.

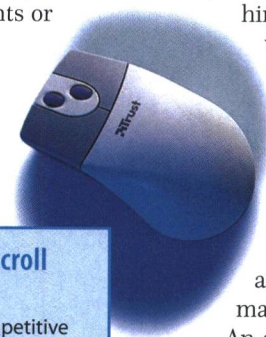


As with the keyboards, you sometimes get extra buttons and software for customising what mice do – for example, you can set up a button to provide a menu of options like 'start up the web browser' or 'find a document'. Or you can set a button to mean 'double click' if you find double clicking difficult – thumb buttons on the side of the mouse are good for this. Because the right-hand button is essential to many tasks on PCs, these options really only come into their own when you have more than two buttons. Thumb buttons can be a problem, as they're easy to press by accident – the Logitech Mouseman Dual Optical is well designed to avoid this.

Probably the most useful extra mouse button is the scroll wheel, which you can turn to move through documents or web pages.

GET INTO SHAPE

The great terror of modern office life is repetitive strain injury (RSI). For a general guide to avoiding it, see 'Creating an office', *Which?*, January 2002, p52 and 'Taking the strain', *Which?*, September 1999, p20.



Trust AMI 300 Cordless Dual Scroll mouse £13

This cordless mouse comes at a competitive price. There are two scroll wheels for horizontal and vertical scrolling, though they are inconveniently close together and a little loose. Also, a few users noted that the batteries ran out quickly. It's not USB compatible.

Correct posture and work practice are the most important factors in preventing or alleviating RSI. A curved 'ergonomic' keyboard may help, and some people do find them more comfortable. However, such keyboards are only of benefit to touch-typists and may make the situation worse, because, if you can't alter the curve of the keyboard, it may not suit your body size.

Logitech Internet Navigator keyboard £25

This almost tied with the Cherry Cybo@rd, £20 and Microsoft Internet Pro, £40. However, the Internet Navigator has a slightly more nimble and comfortable feel, thanks to its pleasantly low profile. It's also a good price.

One of the more successful ergonomic designs, although it takes a lot of getting used to, is the Maltron keyboard (not tested). It sells for £375, though you can hire it from Maltron for £10 a week, see 'Contacts', p49.

Another ergonomic accessory is a wrist rest attached to the front of the keyboard. These should be used just for resting. Never place your wrists on them while you are typing because it will exaggerate wrist and finger movements, making RSI more likely.

An alternative to mice which may help avoid RSI is a trackball, such as the Microsoft Trackball Optical (£35), although our user panel didn't like it. This is basically a mouse lying on its back – you rotate the ball with your thumb, fingers or palm, so avoiding uncomfortable movements.

If you have RSI worries, seek professional advice before selecting a keyboard or mouse.

FURTHER INFORMATION

www.abilitynet.org.uk AbilityNet is a charity dealing with computing and disability.

www.rsi.org.uk The website of the Repetitive Strain Injury Association, with no-cost tips on avoiding RSI.

So car, so good

Whether you're looking to brighten up your driveway this spring or simply need something to get you from A to B, let fellow *Which?* readers give you the benefit of their experience

Every few months, we invite a group of *Which?* members to give us the lowdown on their new cars. So, before you subject yourself to the salesperson's spiel, get the real story straight from those in the know.

We've looked at seven more cars – including the Renault Clio, Jaguar X-type, and the dual-engine Toyota Prius – with ten people telling us about each one. All owners had been driving their cars for at least three months when we interviewed them, so they'd had enough time to know whether they were impressed by their choice or just left standing.

YOUR OPINIONS COUNT

We'd like your views on the following batch of cars. Please write to Dept AS at our Hertford address (see p50) or e-mail whichcar@which.net, with your name, address and phone number, and the model of your car.

Daihatsu YRV, Fiat Stilo, Kia Sedona, Hyundai Matrix, Hyundai Sonata (from January 2002), **Nissan Primera** (from January 2002), **Nissan X-trail, Suzuki Liana, Toyota Camry** (from November 2001), **Toyota Corolla** (from January 2002).

ALFA ROMEO 147

'A REAL HEAD TURNER. DESPITE ITS NIGGLES, I LOVE THIS CAR' David Jaffrey

SEDUCED BY STYLE

Most owners we interviewed didn't know which make of car they wanted, but admit that as soon as they saw the Alfa 147 it was love at first sight. Owners describe the car as 'stylish,' and 'dramatic', and one even thinks 'it's the most beautiful car in the world.'

PEACE OF MIND AND COMFORT OF BODY

The Alfa 147 has a comfortable interior, and drivers like the fully adjustable seats and steering wheel. One owner defies anyone 'not to find a comfortable position.' This means that it's particularly suited to long drives, though owners see it as a good all-rounder which is also great for town driving.

Despite its sporty image, the 147 is still a good choice for families. Those with children praise the spacious back seats and like the fact that the front passenger airbag can be deactivated to protect babies in a rearward-facing child seat. Drivers feel safe in this car, but the 147 got a poor result in recent Euro NCAP safety tests, and was nothing special in our safety assessment.

POWERFUL PERFORMANCE

Overall, the car is seen as fun and easy to drive. Nine owners are very impressed with the performance and acceleration of the car, and all ten say that the cornering and handling are excellent. 'Absolutely superb, it sticks to the road like glue,' enthuses one owner.

A TEST OF QUALITY

Eight of the ten owners have experienced problems with their Alfa, but this doesn't seem to diminish their view of the car. Some problems were small niggles, such as a faulty rear window washer. However, one owner's car develops electrical problems whenever the engine heats up – the stereo doesn't work, the milometer flashes, the ABS stops working and warning lights come on to say the brakes have failed. Another driver was forced to buy a new car when his Alfa's engine failed completely.

But buying an Alfa Romeo seems to be an emotional experience and owners seem willing to forgive it its faults. Even the driver whose engine died says he would buy another Alfa 147. One owner sums up by saying: 'I still love it, but mechanically it's not up to my expectation.'

FACTS AT A GLANCE

On the road price	£13,175 to £17,840
Size (l x w)	4.17m x 1.73m
Engine sizes	1.6 and 2.0 petrol
Fuel consumption	31.7mpg to 34.4mpg
CO_2 emissions	194g/km to 211g/km
Brand reliability	Poor
Safety	Fair for a small car
Security (theft from car)	3/10

PHOTOGRAPHY STEPHEN GIBSON, PAUL FRANCIS PHOTOGRAPHY

AUDI A4

PAYING FOR PRESTIGE

Loyalty to Audi is high and owners are willing to pay that little bit extra for the Audi badge. The brand is seen as high quality and most owners bought the car expecting it to keep its value.

GREAT FUN TO DRIVE

The A4 has recently undergone a complete redesign and several drivers comment on the improvement. 'The engine is transformed…a surprise, a pleasant surprise,' and 'the quality seems to be constantly improving.'

Without a doubt the A4 offers an enjoyable drive, and owners feel the car has lived up to their expectations. 'High quality, solid build, sporty, great handling, good looking and reliable,' sums up one happy owner.

Drivers feel safe in the car and praise the responsive brakes, traction control and the number of airbags. Owners are impressed with the quality of the interior, with one saying 'it feels very classy.'

LOOK BEHIND YOU

Many owners complain that the high rear window and headrests restrict visibility, which can cause problems when reversing. 'When looking out of the rear window, you can't really see how far you've got to go to the nearest brick wall,' says one owner. Another wishes he'd bought the optional Parktronic parking system. If buying another A4 he would see it as 'a top priority.'

Half the owners are disappointed by the lack of interior storage space, particularly in the rear of the car. For example, several would like nets on the back of the seats to put maps or books in. Another owner also criticises the lack of back door storage, which would be useful for those with children.

All ten owners we spoke to would recommend the car to a friend.

'A QUALITY CAR THAT'S SOLID, FAST, AND ENJOYABLE TO DRIVE' Ken Hunter

FACTS AT A GLANCE

On the road price	£17,615 to £24,548
Size (l x w)	4.55m x 1.78m
Engine sizes	1.6 ,1.8, 2.0 and 3.0 petrol; 2.5 diesel
Fuel consumption	26.9mpg to 51.4mpg
CO_2 emissions	149g/km to 213g/km
Brand reliability	Average
Safety	Among the best in its class
Security (theft from car)	4/10

JAGUAR X-TYPE

QUINTESSENTIALLY BRITISH

None of the Jaguar owners who told us about their X-types had owned a Jaguar before, but many had dreamed of owning one. They viewed the car as 'the ultimate extravagance.'

Although Jaguar market the X-type as 'the new Jag for the new generation', most drivers we spoke to were in their 50s.

All were attracted to the Jaguar by its reputation, exclusivity and promise of quality. Three owners chose Jaguar over other cars in its class because it is British-made.

IDEAL FOR TOURING

Although owners think the X-type is 'capable of going any place' they agree that it's ideally suited to the open road.

Some drivers find that the car's width makes it unsuitable for getting around town. As one person points out: 'There's a greater level of stress driving it in crowded, narrow streets.' Others say it's difficult to manoeuvre in confined spaces, such as car parks.

A DRIVING EXPERIENCE

Narrow roads aside, all owners agree that the X-type is surprisingly easy to drive and handles extremely well. Performance and acceleration are rated highly and the standard four-wheel drive gives the X-type good traction.

Three owners think the brakes are 'a little bit soft' and could be improved. One driver says they're not effective enough and they 'tend to fade a little.'

A couple of owners think the CD player should be standard in such an expensive car. Other features, like rear electric window, climate control and metallic paint, also cost extra.

EXEMPLARY SALES STAFF

Seven owners experienced minor problems with their cars, but they remained positive about their Jaguars because of the excellent service from Jaguar sales staff.

Overall, the X-type has lived up to the expectations of the owners. The car is expensive to run but high running costs were expected. Owners are proud to drive the car and willing to pay extra for Jaguar luxury.

FACTS AT A GLANCE

On the road price	£22,000 to £26,250
Size (l x w)	4.67m x 2.00m
Engine sizes	2.5 and 3.0 petrol
Fuel consumption	27.5mpg to 29.5mpg
CO_2 emissions	234g/km to 244g/km
Brand reliability	Average
Safety	Among the best in its class
Security (theft from car)	Being assessed

'I'VE ALWAYS WANTED A JAGUAR. LUXURY, PERFORMANCE …IT'S FABULOUS' Dennis Brough

LEXUS RX300

SPACIOUS AND COMFORTABLE

The RX300 is a four-wheel drive with a comfortable, roomy interior, and most owners were attracted to the car by its combination of practicality and luxury. They see the car as rugged, solid and ideally suited to country driving and long journeys: 'It's quite a big and lumbering car for driving around town.'

Its space and comfort make it particularly suitable for families. 'There's plenty of room in the back for children – and three sets of seat belts, too,' says one, while another points out that 'the great thing about it is its ability to carry four adults in incredible comfort.'

IN THE DRIVING SEAT

All owners find the car enjoyable to drive. They are pleasantly surprised by the acceleration and feel it's better than they expected for the size and type of car.

The suspension, brakes and handling are all excellent. However, a couple of drivers criticise the turning circle. 'A three-point turn can end up being a 20-point turn,' comments one.

The range of equipment in the car is impressive: 'There are wonderful little touches that make it brilliant.' A number of owners are enthusiastic about the CD player, which they see as high quality. Owners are also very pleased with the climate control: 'Absolutely first class…you go to the Arctic and it heats, you go to the South of France and it cools.'

There are also many positive comments about the navigation system, although two drivers think it's fiddly to use and too distracting to operate while driving.

All ten Lexus owners feel very safe in the RX300. Only four have had minor problems with the car and felt these were generally handled well by the dealer. All ten would recommend the car to a friend.

'I LOVE IT – A FOUR-WHEEL DRIVE THAT DRIVES LIKE A LIMO' Paul Rouse

FACTS AT A GLANCE

On the road price	£28,950 to £32,550
Size (l x w)	4.58m x 1.82m
Engine sizes	3.0 petrol
Fuel consumption	21.7mpg
CO_2 emissions	311g/km
Brand reliability	Very good
Safety	Not assessed
Security (theft from car)	Not assessed

RENAULT CLIO

MORE THAN MEETS THE EYE

Drivers were attracted to the Clio by its size – it's fuel efficient and insurance costs are low.

Although the Clio is a small car, six owners praise the amount of space inside. The car is seen as ideally suited to couples and singles, but most drivers find it can take four adults comfortably when necessary, and all ten are pleased with the boot space. One mum says: 'It's brilliant…I can get the baby's pushchair and my shopping in there as well – there's plenty of space in the boot.'

NIPPY AROUND TOWN

Drivers agree that the Clio is a good all-rounder, though it's seen as particularly good around town and easy to park.

Performance depends on the model you pick. There are more than 12 versions of the Clio, ranging from a basic 1.2 to a 3.0-litre V6. Nine out of ten owners are pleased with the performance and acceleration of the Clio. Those with the 16V are particularly impressed, but even those with the basic engine say it's quite nippy. All ten are impressed with the handling and the brakes.

FACTS AT A GLANCE

On the road price	£7,495 to £25,995
Size (l x w)	3.77m x 1.64m
Engine sizes	1.2, 1.4, 1,6, 2.0 and 3.0 petrol; 1.5 diesel
Fuel consumption	25.2mpg to 65.7mpg
CO_2 emissions	115g/km to 267g/km
Brand reliability	Poor
Safety	One of the safest superminis
Security (theft from car)	Being assessed

MORE FOR YOUR MONEY

Although the number of features depends on the model, half the owners praise the high specification and think the Clio is great value for money.

The Clio has ABS brakes, four airbags, an immobiliser and remote central locking as standard on all versions. All ten drivers feel safe in the car, and the level of safety features prompts one driver to comment: 'I feel safer in this than I have in any other small car.'

Five people have had niggling problems, though no mechanical faults. Nine out of ten would recommend the Clio to a friend.

'COMFORTABLE, SMART AND RESPONSIVE – THE CLIO IS A BIG CAR WITH A SMALL BODY'

Pennie Parsons

PHOTOGRAPHY APEX PHOTO AGENCY, JEFFREY MORGAN, JOE SHEEHAN, EDWARD WINPENNY

RENAULT LAGUNA

NEW AND IMPROVED

The Laguna has recently undergone some changes, and many owners are impressed by its face-lift.

The Laguna is mainly used as a family car, but owners agree that it's fun to drive and make positive comments about its handling. 'It grips the road like no other Laguna I've ever had,' says one Renault fan, while another comments: 'Excellent handling. It's like driving on rails.'

Drivers think the car is comfortable. The seat and steering wheel are fully adjustable, though a couple of owners complain that the steering wheel obstructs the view of some instruments when in its lower positions.

SAFETY AWARD

The Laguna has a full range of safety and security features and was the first car to receive a five-star rating in Euro NCAP crash tests. One owner sums it up: 'Excellent. Side impact protection, head-on protection – there are more airbags in that car than any other I've owned.'

UN PETIT PROBLEME?

Eight out of ten drivers had owned a Renault before and brand loyalty is strong. However, this loyalty seems to be misplaced, as all ten owners have already had problems with their cars. Two drivers have experienced serious faults with their engines cutting out. For the full story, see 'Safety call to all Laguna owners,' p7.

'ITS STYLE, HANDLING AND COMFORT ARE LET DOWN BY ITS RELIABILITY' Brian Williams

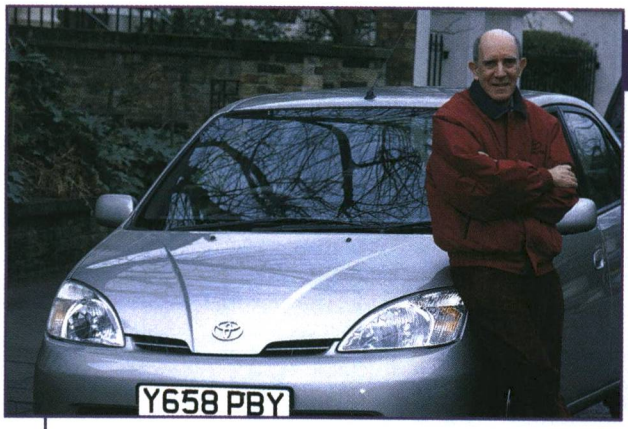
One owner complains that her satellite navigation system speaks only French and several owners think that the radio and gearstick are positioned for a left-hand drive car. This makes them slightly difficult to reach. Eight of the ten drivers have the new Renault card that replaces the traditional key for both the doors and ignition. Three people have had problems using the card: it's fiddly to use and the battery has failed.

Despite their misgivings, seven of the ten owners would recommend the Laguna to a friend.

FACTS AT A GLANCE

On the road price	£14,255 to £21,895
Size (l x w)	4.57m x 1.75m
Engine sizes	1.6, 1.8, and 3.0 petrol; 1.9 diesel
Fuel consumption	27.9mpg to 51.3mpg
CO_2 emissions	146g/km to 210g/km
Brand reliability	Poor
Safety	Among the best in its class
Security (theft from car)	3/10

TOYOTA PRIUS



UNUSUAL DESIGN

There are mixed opinions about the Prius's looks. Some describe it as stubby, squat and even ugly. Others like its unique shape and say that it attracts attention wherever it goes. The Prius also has a couple of unusual features – a foot-operated parking brake instead of a handbrake and a gearstick on the dashboard. Owners are happy with these features, though say they take a bit of getting used to.

The car is praised for having satellite navigation (since March 2001), on-board computer and air conditioning included as standard.

All agree that the Prius is a joy to drive. They didn't expect the car to be sporty, but drivers are impressed with its cornering, handling and comfort, and say that the hybrid engine is quicker and smoother than they had anticipated.

FACTS AT A GLANCE

On the road price	£16,440
Size (l x w)	4.32m x 1.93m
Engine sizes	1.5 petrol
Fuel consumption	57.6mpg
CO_2 emissions	114g/km
Brand reliability	Very good
Safety	Middling in its class
Security (theft from car)	Being assessed

ECO-FRIENDLY

The Toyota Prius is a hybrid car that uses both an electric motor and a petrol engine. This helps to keep down running costs and carbon emissions. When stationary and at low speeds, the electric motor powers the car, and as the Prius speeds up the petrol engine automatically takes over. The Prius is virtually silent while it's running on electricity which some owners describe as 'eerie.'

Owners are impressed by the typical 50mpg to 60mpg they get from the car. The Prius is also in the lowest tax bracket and insurance is cheap. As an added incentive, the eco-friendly Prius qualifies for a government Powershift grant, which gives a rebate of £1,000 to new buyers.

TOYOTA LOYALTY

Eight of the ten have owned a Toyota before and, impressed with their reliability, were keen to buy another. The Prius seems to be the type of car that grows on people. Although owners had mixed feelings at first, all are now impressed with the car. One says: 'We still love it, even more than the first day we bought it.'

All ten owners would recommend their car to a friend.

'UNBELIEVABLY ECONOMICAL, EASY TO DRIVE AND VERY COMFORTABLE' Howard Fisher

WEATHER BEATEN

When it comes to making a dramatic impact for a small outlay, few DIY tasks match repainting. And a new coat of paint will also protect your house from the elements

Exterior paintwork won't last forever. How quickly it deteriorates depends on how exposed your house is and how much effort you put into the job in the first place. But what about the paint itself? Our unique tests show that some brands are more durable than others, so choosing the right one means repainting less often.

GLOSS EXPLAINED

Exterior gloss paint is suitable for doors and window frames. Water-borne paints, which have lower levels of volatile organic compounds (VOCs), are becoming more popular. Basically, VOCs are the fumes you smell when painting, and they've been linked to air pollution and health problems, such as headaches and allergies. Water-borne paints dry quickly, and you can clean your brushes in water. Although you can buy organic paints made from natural ingredients, most gloss uses synthetic additives, which can be solvent or water-borne.

Some gloss paints are categorised as microporous. These paints are designed to 'breathe' and 'flex', so that the wood can expand and contract naturally. This means they should be less prone to cracking and flaking. However, if you want to use this kind of paint, you'll need to remove all traces of old paint first otherwise this breathing effect won't work.

Non-drip formulations have a thick, gel-like consistency, which is very different from thin liquid gloss. These paints generally cover less surface area.

When calculating the cost of these options, you'll need to take into account the number of coats recommended and the cost of primers, as well as the cost of the top coat.

WHAT'S WHAT IN MASONRY PAINT

Masonry paints, which tend to be water-based and to have low VOC levels, come in smooth and textured versions. Textured

PHOTOGRAPHY NICK WRIGHT, JOHN TRENHOLM

masonry paint has a grainy consistency, which is meant to add durability and be better for covering uneven surfaces and filling hairline cracks. Both types typically contain a fungicide, and manufacturers claim they should last for 10 to 15 years.

For our tests, we applied the masonry paints by brush but most can also be put on by roller, and a few (such as ECOS Smooth, Leyland Truguard Smooth and Wickes Trade Smooth) can be sprayed on.

We also included an environmentally-friendly brand of paint in the masonry tests. ECOS – which stands for Environment Conscious Odourless Solvent-free – is much more expensive than standard masonry paints but is solvent-free and has no VOCs. It doesn't contain an algaecide, but it's formulated to inhibit mould and algal growth and, although not a Best Buy, it lasted well.

GRADING GLOSS

The only realistic way to find differences between exterior paints is to test them over time. So we painted wooden frames using white gloss paint in accordance with the manufacturers' instructions and placed the frames outdoors, facing south, at a 45-degree angle. This speeds up the weathering process. The gloss paint was put out to weather in spring 1999 and we assessed it in December 2001.

Since applying the paint, some manufacturers have withdrawn or reformulated their paints, so we've excluded these from the table on p38.

We inspected the faces of the frames and noted how severely each one was blistering, flaking and cracking. We also looked at the joints because wood moves as the weather changes and paint often cracks at these points.

The most common damage on the panel faces was cracking and flaking but some also showed signs of blistering – probably caused by mould growth under the surface of the paint. The Livos paint had developed an orange-peel effect that our testers thought could be due to the high quantity of paint recommended for each coat. When a lot of paint is applied, early coats may not harden completely before the next coat is applied and the lower layers can shrink.

MEASURING MASONRY

To test masonry paint, we took rough and smooth concrete blocks, treated them with fungicide, then applied white paint according to the manufacturers' instructions. We also cracked some of the blocks to see how well the paints could cover the cracks. We applied the paint in autumn 1999 and assessed it, along with the gloss paint, in December last year.

We recorded the size and number of holes and blisters in the paint and converted these into ratings. Generally, the paint showed little deterioration, especially on the smooth panels. On the rough panels, the ECOS paint was marked down because it developed a dense pattern of fine cracks early in our test.

Some paints suffered from dark green mould growth that was difficult to remove. Dulux Weathershield Textured, Dulux Weathershield Once, and Focus Do It All Smooth Exterior had this problem.

When it came to crack coverage, the textured paints lasted well, as did many of the smooth varieties.

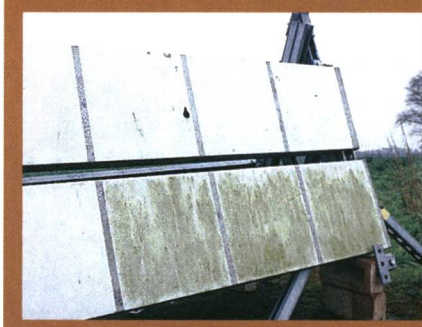
BETTER PAINTS

It's probably not at the front of your mind when you start a new DIY project, but paint is one of the most toxic and environmentally damaging products you can buy. Manufacturers are addressing this issue, and most state on the label how many VOCs are in the paint.

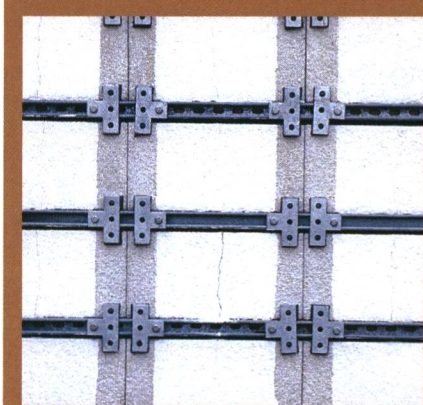
Although many mainstream brands are now available with a low VOC content,

PROBLEMS WITH PAINT

The window frame, near right, is painted with the Best Buy Leyland Acrylux Acrylic gloss. The frame to its right, painted with B&Q One Coat gloss, is already flaking badly after just 33 months.



Three masonry paints, shown above, are suffering from unsightly mould growth, and seven others are no longer covering the cracks in concrete blocks.



BEST BUY

Most gloss paints we tested withstood the weather well, but many cracked on the wooden joints as a result of natural movement in the wood. The best on test was **Novocoat** by Green Paints. It scored a ★ rating for protecting wood surfaces, and a ○ for covering joints. At **£22** for 2.5 litres this isn't a cheap choice, but it does show that you can protect both your property and the environment. The **Leyland Acrylux Acrylic** (**£10** for 2.5 litres) is also worth considering.

If you want a microporous gloss, choose between the **Leyland Truguard Microporous** (**£11** for 2.5 litres) and **Johnstones Stormshield Flexible** (**£12** for 2.5 litres). Like the Leyland Acrylux Acrylic, these paints scored ☆ for protecting wood surfaces, and a ○ for covering joints.

All the masonry paints showed high levels of durability, but a few suffered from severe mould growth. **Leyland Truguard Smooth** (**£16** for five litres) and **Sandtex Smooth** (**£15** for five litres) are well-priced smooth paints. If you're after a textured masonry paint, **Sandtex Textured** (**£13** for five litres) is a good choice.

Masonry paint

	Spec	Performance				
	Price of a 5-litre can (£)	Durability – rough surface 1▷	Durability – smooth surface 1▷	Mould growth 2▷	Initial crack coverage 3▷	Crack coverage after weathering 3▷
Smooth paint						
Dulux Weathershield Smooth	14	★	★	☆	★	○
Dulux Weathershield Once	18	★	★	○	☆	☆
ECOS Smooth	36	☆	★	☆	☆	○
Focus Do it All Smooth Exterior Masonry[1]	10	★	★	◒	★	☆
Great Mills High Performance 10 year Smooth[1]	10	★	★	★	☆	☆
Homebase Weathercoat Smooth	11	★	★	★	★	○
Granocryl Smooth	10	★	★	★	☆	○
Leyland Truguard Smooth	16	★	★	★	★	☆
Sandtex Smooth	15	★	★	★	★	☆
Wickes Master Smooth	10[2]	★	★	★	★	○
Wickes Trade Smooth	8	★	★	★	☆	○
Wilkinsons Wilko Smooth Finish	9	★	★	★	★	○
Textured paint						
Dulux Weathershield Fine Textured	14	★	★	●	★	☆
Sandtex Textured	13	★	★	★	★	☆

1 Being reformulated in July 2002 2 Price due to be reduced to £9 this month

Gloss paint

	Specification				Durability	
	Type 1▷	Amount of VOCs 2▷	Price of a 2.5-litre can (£)	Number of coats 3▷	Durability – flat surface 4▷	Durability – joints 4▷
Gloss paint						
B&Q One Coat Exterior gloss	O	High	15	3	◒	◒
Crown Liquid gloss[1]	L	High	10	3	☆	◒
Focus Do It All Liquid gloss[1]	L	High	8	3	○	◒
Focus Do It All Non Drip gloss[1]	N	High	8	3	◒	◒
Focus Do It All One Coat gloss	O	High	10	2	☆	◒
Green Paints Novocoat	L	None	22	3	★	○
International Self Undercoating Microporous gloss[2]	L,O,M	High	20	4	★	◒
Johnstones Stormshield Flexible gloss	M	High	12	2	☆	○
Jotun Demidekk Opaque Wood Stain	M	Low	15[3]	3	★	◒
Leyland Acrylux Acrylic gloss	L	Low	10	3	☆	○
Leyland Truguard Microporous gloss	M	High	11	3	☆	○
Livos Vindo 629	L,M	None	51	4	○	○
Wickes Master Quick Drying gloss	O,N	Minimal	10	3	○	○

1 Being reformulated in July 2002
2 Being modified in the next six months
3 Price for one litre. A three-litre can costs £39

KEY
★ ☆ ○ ◒ ●
best worst

NOTES
Paints highlighted in **red** are in the Best Buy Guide, on p37.

Masonry paint
Performance
1 Based on the size and number of defects (holes or blisters). visible on each of the blocks.
2 Degree of mould growth and discolouration on the blocks.
3 How visible cracks were from a distance of four metres.

Gloss paint
Specification
1 Type of gloss:
L = liquid
N = non-drip
O = one coat
M = microporous
2 Industry definitions for the level of volatile organic compounds are:
Minimal = 0.29 per cent or lower
Low = 0.3 to 7.99 per cent
Medium = 8 to 24.99 per cent
High = 25 to 50 per cent.
3 Number of coats (including preservative, primer and undercoat) recommended by the manufacturers.

Durability
4 We measured the percentage of the flat surfaces affected by defects (flaking and cracking), counted the number of joints showing signs of cracking, then converted both scores into ratings.

those branded as 'natural' are better for the environment. These are made from renewable, organic, biodegradable materials, taken from sustainable sources.

New EU labelling regulations, which come into force later this year, may prompt some paint makers to change their formulations. An updated version of the Chemicals (Hazard Information and Packaging for Supply) Regulations, require manufacturers to add environmental and health and safety information to their labels. Warnings (such as toxicity towards fish and possible allergic effects) will highlight the presence of potentially dangerous substances, and should help consumers decide on the purchase, use and disposal of chemicals.

The way you dispose of leftover paint can harm the environment. Before you clean brushes, rollers and trays, remove as much paint as possible, and never pour paint into drains. Instead, contact your council about recycling or disposal facilities. Offer unused paint to friends and neighbours, or donate it to social projects such as the Community RePaint scheme (see www.communityrepaint.org.uk, or phone 0113 243 8777).

GETTING THE JOB DONE

It's best to tackle outdoor paint jobs in the spring and autumn because you can avoid direct sunlight and high temperatures, and are likely to get a few dry days in a row. If you're planning a large job, consider hiring a platform tower. This is safer and more stable than a ladder, and much more comfortable to work from. Walls should be painted before woodwork, and remember to protect downpipes, roofs and porches with newspaper.

The golden rule is not to stint on preparation and, for a long-lasting, professional finish, you'll really need to apply a number of coats. You'll also need to set aside enough time for the project as paint needs to dry thoroughly between coats – check the can for drying times.

When using masonry paint, first remove mould and old flaking paint with a wire brush, then wash down your walls with fungicide. Repair cracks with a filler and coat chalky or powdery surfaces with a stabilising solution. Apply the paint in sections, working from the top of your house to the bottom.

Before using gloss paint, make sure surfaces are sound, clean and dry. Remove loose, flaking or blistering paint, fill defects and cracked joints and replace window putty if necessary. You may also need to rub the surface lightly with sandpaper to help the new paint adhere better. If the paintwork is in poor condition, strip it and start again with a primer and undercoat.

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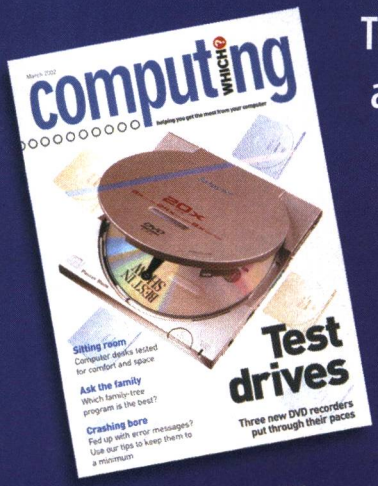

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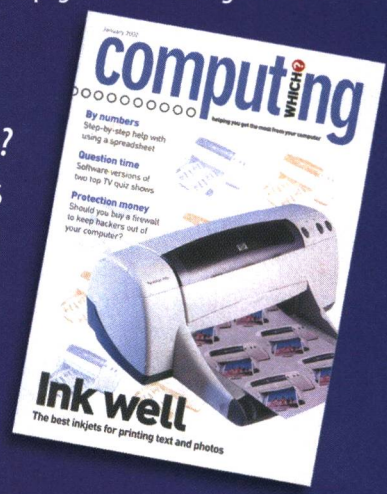

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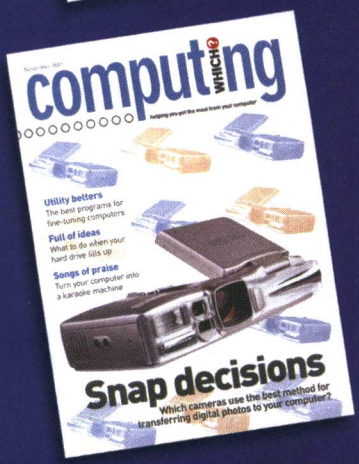

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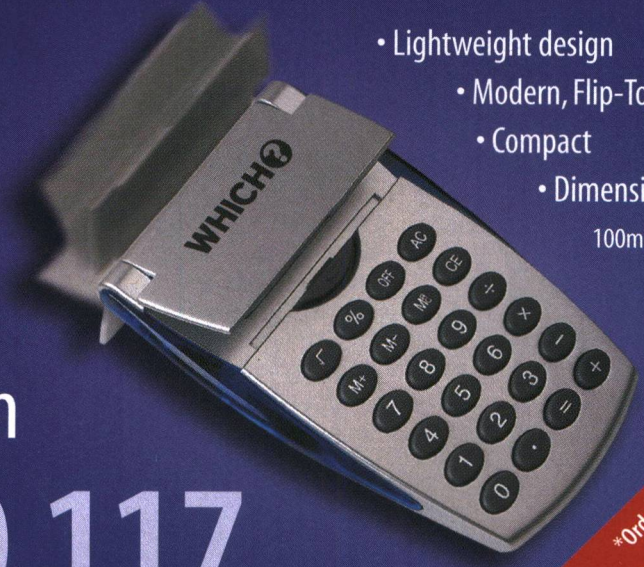

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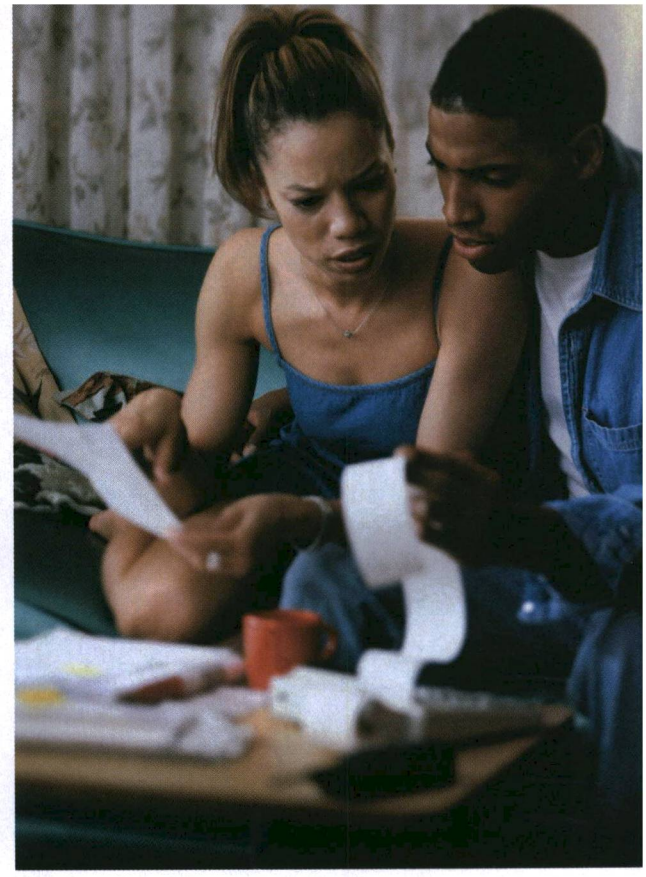
The money programs

If balancing your budget gives you the blues, a money-management software package could help



Does dealing with your various accounts and investments send you into financial frenzy? You might have thought of using a personal finance software package to help put your affairs in order.

Our team of 12 users subjected their own accounts to three well-known financial packages – Microsoft Money, Quicken and The Times Money Organiser – over a number of months and gave their verdicts. Four users tested each software package.

Their impressions were generally favourable, but many also found inputting and updating financial information (all their deposits and withdrawals, for example) tedious. A few users were convinced that their own systems, using standard spreadsheet software, were more manageable.

WHAT'S IT ALL ABOUT?

Financial software can help to keep all your bank, building society and investment accounts in one place, analyse your spending, plan budgets, produce income and expenditure graphs and numerous other charts, and provide a general overview of your financial affairs.

For example, you can categorise your spending and produce charts to see just where all your money is going – how much is spent on household expenses, entertainment, clothing, motoring and bills. This might help you work out where you can cut costs if you're trying to save more.

The Microsoft Money and Quicken packages have more advanced functions, linking with certain online bank accounts, managing investments, and downloading share prices from the internet.

GETTING GOING

Almost all our users found installing the software packages simple. The Times Money Organiser is an older program than the others that will run happily on a low specification PC and needs much less disk space. Microsoft Money needs more disk space than Quicken (you may need to upgrade your internet browser, too). One Microsoft Money user was surprised that he was not warned that the package would automatically upgrade a number of Windows components on his PC, such as Internet Explorer.

NET GAINS

The most common complaint from our users concerned the amount of time it took to input all their financial data from all their accounts into the software package, as well as keeping it up to date. 'It requires a lot of set-up in terms of entering data and a total commitment to keeping it updated,' was a typical comment.

Microsoft Money and Quicken offer a shortcut for some people, by letting you download account information from online banks into the program, but this doesn't work with all online banks. Microsoft Money claims the greatest number of compatible banks and building societies (see 'Keeping account', opposite, for a list of the bank and building society sites which are compatible with each package).

Quicken names only Lloyds TSB and NatWest as banks whose accounts it supports. But both packages may work with other accounts – try checking with your bank or building society if you think you might want to make use of this feature.

'PC BANKING AND INTERNET CREDIT CARDS ALREADY HAVE MUCH OF THE FUNCTIONALITY I REQUIRE'

The Times Money Organiser does not provide the facility to download any bank statements. But it's worth knowing that some online banks say you can download your account data into an Excel spreadsheet, which makes the case for purpose-built financial software less compelling.

MORE BELLS AND WHISTLES

Microsoft Money and Quicken offer more sophisticated (and pricier) versions than the ones we looked at. They have tools for managing business accounts, making long-term financial plans, and performing financial modelling for income and investments. But these souped-up packages are really only for people with small businesses or complex financial affairs.

VERDICT

If you simply want to organise your home and work accounts, and can do without the internet links, stylish layouts and fancy graphics, the cheapest and simplest package is The Times Money Organiser. Alternatively, if you're comfortable working with spreadsheets, you can set one up to monitor your finances, forecast expenditure and prepare budgets. It probably won't look as pretty as the software packages, but depending on how sophisticated you make it, it can perform many similar functions and won't take up much disk space.

If you're looking for a more sophisticated financial management tool, there is little to choose between Microsoft Money and Quicken. Both cost much the same and offer a host of financial features and software wizardry. A few of our users were a little daunted by the mass of information available at their fingertips. Your final choice might come down to which package supports your online accounts.

PHOTOGRAPHY GETTYONE STONE, CLIVE ROWAT

KEEPING ACCOUNT

Microsoft Money Standard £30

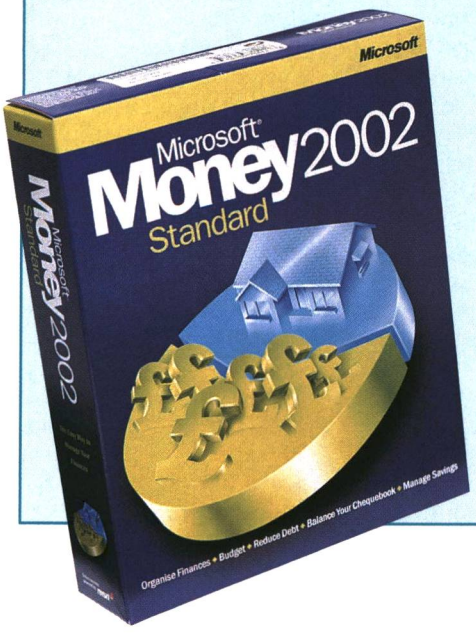
Installing the software was easy, and entering data and updating it was considered a breeze. One of our users was able successfully to download his online bank statements into Money, but our other online user's bank didn't have this facility. One user thought that 'where my money goes', which shows what you're spending your money on, 'is a very useful chart'. Another had difficulty setting it up to include his council tax payments, because there are ten payments over a year.

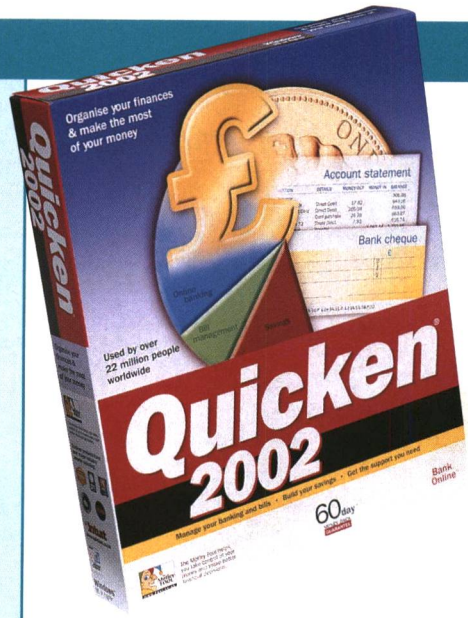
Others thought it all a bit much: 'It will take a lot of use to understand fully,' said one. 'I think I only scratched the surface of what this package can do,' said another. A third found it 'a useful package with masses of data', but 'possibly too complicated for some'.

Needs Windows 95 or later, Pentium 166MHz (Pentium II 300MHz recommended), 32Mb Ram (64Mb recommended), 85Mb hard disk space, Internet Explorer 5.5 to use internet features.
Compatible online banks Barclays, Citibank, Clydesdale, First Direct, HSBC, Lloyds TSB, Nationwide BS, NatWest, Royal Bank of Scotland, Woolwich, Yorkshire Bank
New since testing We tested Microsoft Money 2001; the 2002 version includes a number of new features, such as a form designer and money viewer, improved bill management, online banking and a family will worksheet.

Getting started ★
Managing data ★
Overall use ☆

'I DOUBT PEOPLE WOULD HAVE THE TIME TO USE ITS FULL POTENTIAL'





'I WANT THE BANKS TO SUPPORT THESE PROGRAMS MORE FULLY'

Quicken £30

Our users found installing Quicken easy – it took around 15 minutes. Overall, they liked the presentation and charts, and found the package easy to use. One commented on the 'easy interface' and found it 'fairly easy to set up accounts, standing orders and cheques'. Another was impressed with the amount of information given on different mortgages. On the other hand, she couldn't find where to record her council tax. Most agreed that this package was a useful tool for managing home finances, but one user commented that he 'had no need of something this complex and time consuming'.

The only one of our users who had an online bank account meant to be compatible with Quicken could not successfully download her statements.

Needs Windows 95 or later, Pentium 90MHz, 24Mb Ram (32Mb recommended), 53Mb hard disk space, Internet Explorer 5.5 to use internet features.
Compatible online banks Bank of Scotland, Citibank, First Direct, HSBC, Lloyds TSB, NatWest, Royal Bank of Scotland
New since testing We tested Quicken 2001; the 2002 version includes a number of new features such as easier account set-up, improved budgeting and bill management and reminder alerts.

Getting started ★
Managing data ☆
Overall use ☆

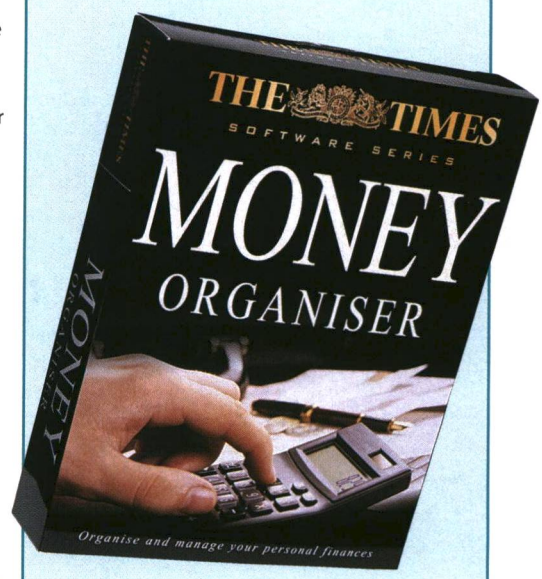
The Times Money Organiser £13

The Money Organiser is the cheapest of the packages and needs very little disk space on your PC. It is a simpler package, dealing with day-to-day accounts such as direct debits, producing budgets and forecasts, and detailing tax and expenses. The layout is clear, but it does look a bit dated compared with the other two packages. This didn't deter some users: 'When used little and often it vastly improves my control of finances,' said one. Another said the mortgage and investments tracking was the best feature.

Others were more sceptical: 'It told me little I didn't know from my online accounts,' one user said. As with the other packages, the tedious task of manually inputting account information was noted. 'You need to dedicate time to the initial set-up and continued use,' said one user. 'The extra information isn't worth the bother of having to enter everything manually,' said another.

Needs Windows 95 or 98, 386 processor, 4Mb Ram, 6Mb hard disk space
Compatible online banks None

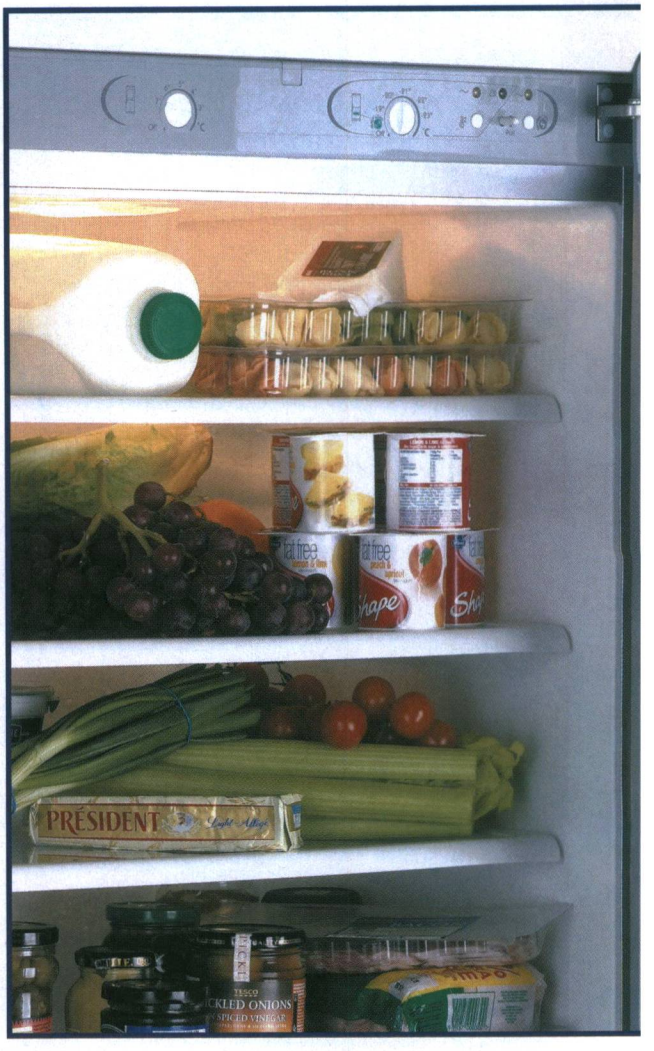
Getting started ★
Managing data ☆
Overall use ○



'YOU NEED TO DEDICATE TIME TO THE SET-UP AND CONTINUED USE'

Cold store

It's the little details and how they make the most of storage space, that set these big white boxes apart from each other. We size them up for you



We've looked at 11 freestanding and four built-in fridge-freezers. All have energy efficiency ratings of either A or B and most do what you'd expect of them quite well. The better ones combine keeping temperatures accurate with the best use of space, whatever their size.

New models must be more energy efficient than past fridge-freezers. They will now be labelled A, B or C. If you bought your last refrigeration appliance before September 1999, it could be anything up to a G rating – with no upper limit on energy consumption. A larger model will use more energy to keep going. We measured energy use and found that the annual running costs of the A-rated models on test range from £16 to £29, and of the B-rated, £20 to £36.

FEATURES

All the models we tested except the Zanussi have solid shelves in the fridge, and shelves in all models can be moved to create more or less height between them. Solid shelves are easier to keep clean than wire ones, and help prevent any leakage from food on higher levels to the shelves or food below.

It's the little details that set these big white boxes apart from each other. Our freestanding models need a minimum width space of between 55cm and 77cm, and a depth of between 60cm and 71cm. But, if one is a bit slimmer or shorter than another it doesn't necessarily mean that there is less usable space inside. It can depend on how it's arranged. For examples of good use of space, the two Bosch models each have a small shallow drawer in the fridge, and the Hoover has a small drawer on the fridge door rack. The Whirlpool has a small storage box and a small tray in the door to hold, say, tubes of tomato purée.

Controls Fridge-freezers have either one thermostat control, to regulate both fridge and freezer temperatures, or two controls, so the temperatures in the fridge and freezer can be set separately. Those with one control tend to be cheaper, but when you set the correct temperature in the fridge (3 to 5°C), the temperature in the freezer may be too warm or too cold.

Frost-free We've yet to hear of anyone who enjoys defrosting their freezer. Frost-free models tend to be a bit more expensive to buy and run, but they save you this chore. To help the process along in frost-free freezer sections, don't overpack, because air needs to circulate.

Climate class This tells you what range of room temperatures a refrigeration appliance can cope with. Check on the rating plate – it's usually inside the fridge at the bottom, next to the salad drawers.

The classes range from SN to T. While SN models can cope with rooms that get no colder than 10°C, T models shouldn't be sited anywhere where the temperature drops below 18°C. Some models span classes (see also table note 5 on p45). You're more likely to come across SN and N climate classes as these are most suitable for temperatures in the UK. N class is suitable for between 16°C and 32°C.

If a model with one control has no low ambient switch, it is possible for the freezer compartment to defrost itself if the external temperature becomes too low. This problem is common knowledge among manufacturers and should be known to sales staff. For this reason appliances shouldn't be kept in garages or unheated sheds, but in practice they often are.

Instructions We always refer to the makers' instructions when we're setting up each model for our temperature tests. Often we come across confusing or incomplete instructions, so we need to contact the manufacturers for clarification. Sometimes even basic

PHOTOGRAPHY JAMES DUNCAN, JOHN TRENHOLM

operating instructions are missing. For example, seven of the models had no information about whether fresh food for freezing could be placed in any part of the freezer, or whether it should be put in a particular compartment. When we followed the freezing instructions for the Beko and AEG models, the fridge temperature dropped too low. We did more tests without adjusting the control and the AEG worked better.

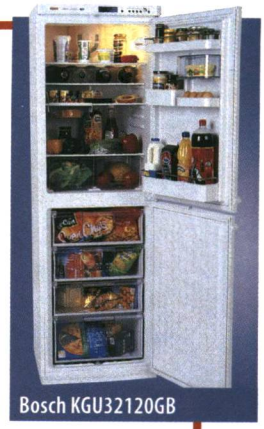
We'd also like to be told in which part of the freezer to store what type of food to keep it in optimum condition, perhaps with tips for easier defrosting. Freezing instructions should indicate any pre-freeze time, and advice on when to use the fast-freeze switch to ensure rapid freezing of fresh food. Also, the four-star section (with the most power to freeze food fastest) should be clearly indicated on the appliance. Often it isn't.

The temperature is often meant to vary a little between parts of the fridge. But, if you don't know which sections are meant to be cooler you won't be able to take advantage of this. We'd like to see advice on what temperatures to aim for in certain parts and various compartments of the fridge.

The Zanussi has a safe temperature indicator strip at the front of one of its fridge shelves, which can be used in any position. But the instructions don't give the precise temperature at which the strip changes, or any idea of safe temperatures for fridges. Full marks Zanussi for the idea, but no points for communication.

BEST BUY

Your personal Best Buy will depend on how much room you can spare. All our Best Buys meet our main criteria of keeping food at the optimum temperature and claim to be energy efficient. Any of the models rated 70 per cent or above are worth considering, including all the built-ins if they're the right size and climate class for you (see table, p44 for details). You can choose built-ins from catalogues in DIY shops, unless your appliances are part of a deal with a fitted kitchen.


Bosch KGU32120GB

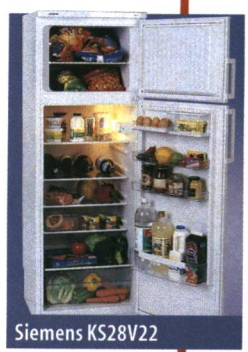
Some models rated 70 per cent or above are dearer or not quite as good as our Best Buys below.

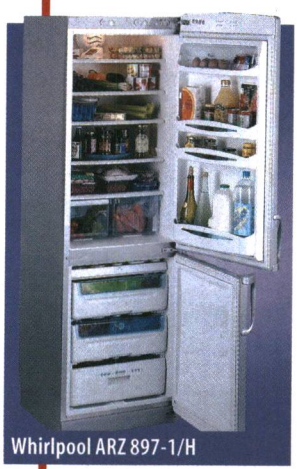
The **Bosch KGU32120GB** is the only model on test to have every convenience feature we consider most important, including clear drawer fronts in the freezer. It's available in white at **£440** from wol.value-direct.co.uk, **£439** from Argos, Comet and John Lewis. The silver version KGU32160GB is £619 at John Lewis, £538 from www.direct-appliances.co.uk.

Samsung SR-L3928B

The **Samsung SR-L3928B** is a tall model with useful features, but it is noisier than most. It's got two separate temperature controls. The eco switch lets you turn up the temperature a little in both sections to save energy. It has a drinks dispenser on the outside door. It's **£478** at John Lewis, **£409** from www.empiredirect.co.uk and wol.value-direct.co.uk.

The **Siemens KS28V22** **£300** from the Co-operative, **£296** wol.value-direct.co.uk, will suit you if you want a small freezer with a larger fridge. The fridge's features include adjustable door racks and a wine rack. The freezer section is on top. It's economical to run. This model is about to be discontinued, but Siemens says the Bosch KSV28320GB is similar.


Siemens KS28V22


Whirlpool ARZ 897-1/H

This tall **Whirlpool ARZ 897-1/H** with a big fridge has plenty of features, including fan air circulation in the fridge, a super-cooling switch and salad crisper humidity controls. However, it's quite noisy. **£479** in John Lewis, **£413** from wol.value-direct.co.uk and www.unbeatable.co.uk.

DISPOSAL

If you're replacing an old fridge-freezer, you may be surprised to find that this is now classed as 'hazardous waste'. An EU regulation that came into force in January this year requires that the foaming agent or gas in the insulation must be removed before the appliance is finally disposed of. But there is only one plant in the UK so far that's capable of doing this. As a result, retailers may not now take your old appliance away. Now that disposal has become a headache for local councils, they may charge a fee of around £30. See also 'Fridge Fiasco', *Which?*, February 2002, p4.

PRICES IN *WHICH?*

The price we give for Best Buys and in tables is the cheapest price we found in a survey of major high street retailers. We also give the cheapest internet price we found for our Best Buys. For details, see our website **www.which.net/which**.

Internet prices, drawn from firms belonging to the Which? Web Trader scheme, include delivery charges.

▷

Beko CGA 966S

Bosch KGU32120GB

Brandt Apollo CFB310WU

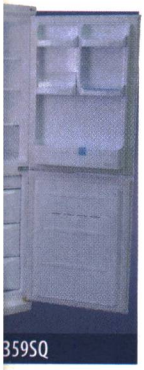
Haier HRF-290

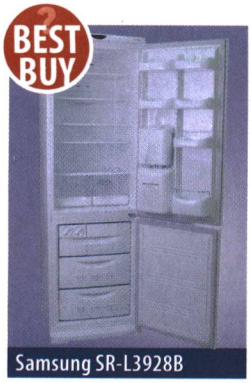
Hoover HF29C

LG GR

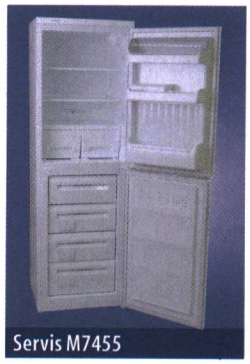
Fridge-freezers

		Freestanding									
		Beko CGA 966S	**Bosch** KGU32120GB	**Brandt** Apollo CFB310WU	**Haier** HRF-290	**Hoover** HF29C	**LG** GR-359SQ	**Samsung** SR-L3928B	**Servis** M7455	**Siemens** KS28V22	**Whirlpool** ARZ 897-1/H
Specification											
Price (£)	1▷	260	439[1]	400	*320*	350	300	478	*279*	300	479
Claimed energy efficiency class	2▷	A	B	B	A	B	A	A	A	A	A
Height x width x depth (cm)	3▷	170 x 55 x 61	186 x 60 x 63	171 x 65 x 71	179 x 77 x 67	177 x 55 x 64	177 x 60 x 63	193 x 60 x 64	176 x 60 x 60	156 x 55 x 61	194 x 60 x 6
Fridge storage volume (litres)	4▷	136	168	143	131	145	164	224	123	187	202
Freezer storage volume (litres)	4▷	94	97	106	99	76	85	77	81	53	84
Climate class	5▷	SN	SN-T	N	N	SN	N	ST	N	SN-N	N
Thermostats	6▷	1	2	1	2	1	2	2	1	1	2
Freezer on top											
Features											
Frost-free			✓	✓		✓	✓	✓			
Bottles fit upright in main compartment			✓					✓			
Fridge shelves (incl half shelves)		4	4	3	3	4	3	5	3	5	5
Freezer compartments/drawers		4	4	5	5	4	4	3	4	0	4
Chill compartment	7▷						✓				
Performance											
Annual running cost (£)		21	34	24	25	36	27	29	18	16	22
Thermostat setting	8▷	☆	○	○	◒	☆	★	○	○	★	○
Fridge temperature range	9▷	○	★	★	○	☆	★	★	☆	★	★
Fridge temperature stability	10▷	○	★	★	★	☆	★	★	★	★	★
Freezer temperature stability	10▷	★	★	○	★	☆	☆	★	☆	★	★
Defrosting	11▷	◒	★	★	●	★	★	★	◒	◒	○
Noise	12▷	○	○	◒	☆	◒	○	◒	◒	○	◒
Freezing capacity (kg/24hr)	13▷	see[1]	4.5	5	13.8	3.6	3.8	4.6	see[1]	3.5	11.4
Convenience											
Smooth back wall inside fridge	14▷	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
High temperature warning		✓	✓		✓			✓			✓
Thermostat doesn't need resetting after freezing			✓	✓	✓	✓	✓	✓	✓	✓	✓
Rollers/castors			✓	✓	✓		✓	✓		✓	✓
Good freezer storage flexibility			✓	✓		✓	✓	✓		✓	
Bottle grip/rack divider		✓	✓			✓	✓		✓	✓	
Good fridge storage flexibility		✓	✓		✓	✓	✓	✓		✓	✓
Total test score		57	76	65	73	62	71	73	61	78	79
Information											
Additional notes/update since our test		1 Fridge became too cold during freezing test. Colours: white or silver	1 White. Also in silver. From May 2002 anti-bacterial layer added, model will become KGU32121GB				Metal finish: GR-359STQ. Silver: GR-359SNQ		1 Fridge became too cold during freezing test	Discontinued April 2002, Bosch KSV28320GB is similar (not tested)	New glass shelf adde May 2002, model becomes 897-0/H/s


359SQ

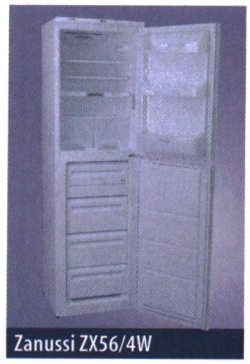


Samsung SR-L3928B


Servis M7455

Siemens KS28V22

Whirlpool ARZ 897-1/H


Zanussi ZX56/4W

	Built-in			
Zanussi ZX56/4W	AEG Santo C7 18 40i	Bosch KIM3040 GB/31	Liebherr KIS 3242	Miele KD 683i
350	629	700	*560*	629
B	A	B	B	B
195 x 55 x 67	178 x 56 x 55	179 x 56 x 55	178 x 56 x 56	178 x 56 x 56
138	181	186	187	189
90	59	48	56	56
SN-ST	SN-ST	SN-N	SN	SN
1	1	1	1	1
✓				
	✓	✓	✓	✓
4	5	5	6	6
4	3	3	3	3
26	17	24	21	20
○	☆	☆	★	☆
★	★	★	★	★
★	★	○	★	★
○	★	★	★	★
★	○	◒	○	○
○	○	○	○	◒
5	4.9	4	8	7.8
✓	✓	✓	✓	✓
			✓	✓
✓	✓			
✓		✓	✓	✓
✓	✓	✓	✓	✓
0	75	71	85	81
		Anti-bacterial layer added May 2002, model number becomes KIM30440GB		

NOTES
Models highlighted in red appear in the Best Buy guide on p43.

Specification
1 This is the price you can expect to pay by shopping around. For models not widely available we give guide prices in *italics*.
2 The rating given by the manufacturer for energy efficiency – A being the most efficient.
3 The depth measurement includes the air space needed at the back, top and sides, but doesn't include the handle. Ask for details of air space requirements before you buy.
4 The maximum amount of usable space. This is often lower than the figure quoted by manufacturers, as their figures include space that can't be used for storing food – above the thermostat housing, for example.
5 This indicates the room temperature in which the appliance is designed to operate. N class models should not be in rooms that become colder than 16°C. SN class models are designed to work in room temperatures down to 10°C. Both classes work effectively up to 32°C. ST models work best at between 18°C and 38°C, T models between 18°C and 43°C.
6 See 'Controls', p42.

Features
7 Chill compartments are colder than the rest of the fridge (around 0°C) and are for storing meat, fish and poultry.

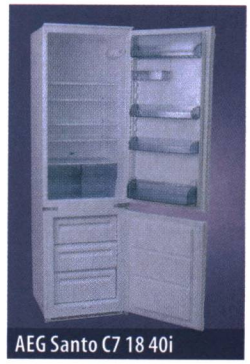
Performance
8 How closely the compartments kept to the right temperature using the manufacturers' recommended settings (or the mid setting if no recommendation was given).
9 We measured the difference between the coldest and warmest parts in the fridge. A fridge-freezer with a wide temperature range has a poor rating.
10 How closely the fridge-freezer maintained the right temperature as the room became warmer and colder.
11 Frost-free models have a ★. Models that have no means of collecting defrost water, so that it spills on to the floor, are rated ●. A ○ rating means there is a satisfactory method of collecting and removing defrost water, and models rated ◒ have a collection and removing method but it is inconvenient.
12 A listening panel assessed the noise during running and when the fridge-freezer was turned on and off.
13 The amount of fresh food that can be frozen in 24 hours. Some failed this test because the fridge became too cold.

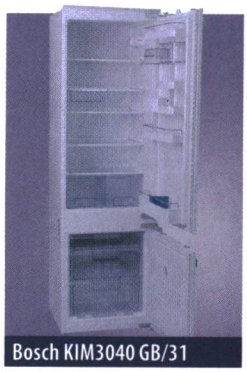
Convenience
14 Models with a smooth back wall inside are easier to clean.

KEY
★ ☆ ○ ◒ ●
best worst
✓ has this feature

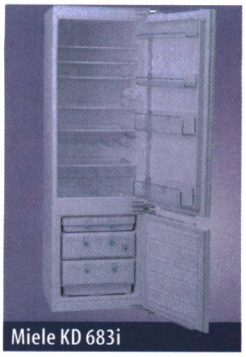
TOTAL TEST SCORE
This ignores price and is based on:

Fridge and freezer temperature stability	28%
Fridge temperature range	14%
Freezing capacity	14%
Noise and vibration	13%
Ease of use and defrosting	15%
Cold retention in a power cut	9%
Recommended thermostat setting	7%


AEG Santo C7 18 40i


Bosch KIM3040 GB/31

Liebherr KIS 3242


Miele KD 683i

Got a question for our experts? Want to air your views? Have your say on these pages. This month, questions on internet service providers

ASK THE EXPERTS

Jennifer Conti answers your queries on ISPs

Dishing up ISPs

I'm thinking of upgrading to digital television (with Sky), but also want a broadband internet connection. Is a broadband connection through satellite feasible?
Allen McKendrick
Dundee

A Broadband (high-speed) access via satellite is available from a small number of telecoms companies. At the moment though, the service is aimed mainly at business users and doesn't offer many UK channels. BSkyB says it has no plans in the immediate future to provide broadband internet connections. Currently, the cable operators Telewest and NTL offer a combination of digital television and cable broadband services but not all households have access to a cable network, and a broadband connection isn't available to all those who do. To find out whether it's available in your area, go to www.telewest.co.uk or www.ntl.co.uk.

Two's trouble?

I'd like to use more than one ISP. However, I've heard that some ISPs can disrupt my existing one. Is this true?
Eric Smart
Milton Keynes

A Installing more than one ISP is worthwhile if you want to switch to another ISP when the one you're using is busy or slow. It shouldn't be a problem, as Microsoft Windows Dial-Up-Networking (the software that allows you to install an ISP) should be able to cope with more than one. Problems are only likely to occur with a specialist ISP that doesn't use dial-up networking, such as AOL. You may find that the last ISP you installed overwrites your browser software (the program that displays web pages – for example, Microsoft Internet Explorer). If so, the name of that ISP will appear at the top of the screen. This is nothing to worry about, though, as you will be connected to your current ISP. In addition, because some ISPs allow you to access your e-mail account only when you've dialled into their service, you may not be able to access your e-mail account with one ISP via another. If this causes you problems, contact either of your ISPs' helpline.

Getting connected

Is the internet the only place I can find out about different ISPs?
Jayne Swindin
Buckinghamshire

A Many ISPs advertise on TV and in the press, and you can phone them to find out more. However, the internet is the best place to compare ISPs. Many offer free trials – you can get free CD-Roms in computing magazines and shops, as well as directly from the ISPs themselves.

ISPs' public websites give information about tariffs, e-mail accounts, terms and conditions and so on. Check the cost of technical support – some offer it free, others charge up to £1 per minute.

To find out about data transfer speed, see 'Netting a good ISP' (October 2001, p36) or reviews in computing magazines. If you're thinking of upgrading to a high-speed line, such as ISDN or ADSL, check that the ISP can support this type of connection.

GET IN TOUCH

Our experts are now looking for questions on **further/adult education**, **inheritance tax** and **drains, sewers and pipes**. Send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p50, or by e-mail to **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups.

We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers. We may edit letters or use only an extract. We regret that our experts will answer only questions that we publish.

Contract complaint

My ISP has increased its charges, and I don't think it should be able to do this. Who can I complain to?
Mike Enwright
by e-mail

A Most contracts allow ISPs to increase prices, although there's often a clause to say they have to let you know in advance. If you think your ISP is in breach of contract, complain to it directly and contact your local trading standards. You could also contact Oftel, the industry regulator (www.oftel.gov.uk). If your ISP belongs to The Internet Service Provider Association (ISPA), the ISPA will pursue the matter. This organisation has over 100 voluntary members who agree to comply with a code of practice. For more details, go to www.ispa.org.uk.

Spot the difference

How can I find out about the unique content that different ISPs offer?
John Stevens
Middlesex

A By visiting the ISPs' public sites, you'll see what information they provide. But be warned: very few provide information unique to them. We know of two exceptions. AOL offers 21 'channels' containing features, services and links relating to a range of subjects. The information has been specially developed by AOL producers and editors. And if you subscribe fully to Which? Online, you'll have access to every issue of all the *Which?* magazine titles and some Which? books.

ILLUSTRATION KEVIN EVANS PHOTOGRAPHY JOHN TRENHOLM

WRITE BACK

Share your views with other members

Stacked against you

I have a Bosch washing machine, and want to stack my Hotpoint tumble drier on it to save space. Bosch has told me that I need a 'stacking kit', which secures the two together, and stops the drier bouncing off. As the units are different makes, I'm worried there won't be any compatible fixing points. Are there any universal kits that I could use?
Sue Rickard
nr Hitchin

A There aren't any universal kits available at present. Manufacturers recommend using stacking kits only with two of their own machines because the fixing points may not line up between different makes. You may want to chance buying a kit, but using it would be at your own risk.

Coining it in

I received a letter from The Westminster Collection, offering me the chance to reserve a Queen's Jubilee £5 coin – for just £5. Is this a con?
Name and address
supplied

A It's not a con. The Westminster Collection is an approved Royal Mint distributor. But there is a sting in the tail. If you register for a coin, but don't tick the box to say you don't want to receive further correspondence, you could be bombarded with spam e-mails and mailshots, as one member has already found out. If you want a Jubilee coin, but don't want the hassle of unsolicited mail, they'll be on sale in May in some post offices.

Is this CD seedy?

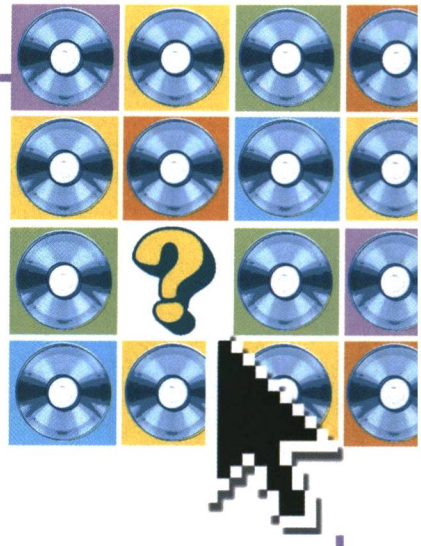
I followed the advice in your December 2001 article 'Smart shopping' (p32) and bought a CD from cdwow.com because, at £9 (including post and packing), it was so cheap. On closer inspection, though, I saw that it had been imported from Asia. I'm worried that it might be an illegal copy. Can you help?
Kay Probert
East Grinstead

A cdwow.com's CDs are legitimate. Strictly speaking, you are importing a CD from another distribution area (that is, outside the EU), but, provided you stay under the customs limit of £18 (including post and packing) for each import, you won't be liable for import duty or VAT.

Open and shut case

I recently flew to Biarritz with Ryanair, and somewhere en route my luggage was damaged. Ryanair is refusing to compensate me, saying that its terms and conditions state that any claims must be made in writing within seven days of a flight. I was on holiday for nine days and unable to meet this deadline. What can I do?
Bert Bingham
Worksop

A Not a lot. The Warsaw Convention, which governs the liability of airlines for lost, damaged or delayed luggage on all international flights, says you must make a claim to the carrier by filling out a property irregularity report within seven days. It's best to tell the airline when you first notice the damage, if possible at your arrival airport. It might be worth checking your house or travel insurance policies, to see whether you could claim on those.



New tops, old story

I recently bought some new kitchen worktops, and paid extra for installation by the store's own fitters. When the fitter arrived, he found some faults in the worktops. The work was finally completed three visits and six months later. Can a company hold up delivery of a service, after payment has been made, without redress?
Dennis Palmer
Leicester

A The short answer is yes. Many works and materials contracts (as this is) simply state that the job must be completed within a 'reasonable' time. Six months seems a long time, but the law doesn't define 'reasonable', and you'd have to prove you incurred losses before you could claim compensation. It's always best to get an estimated completion date in writing, and agree that 'time is of the essence'. Failure to complete on time would then mean you could get the work finished elsewhere – and send the first contractor the bill.

Coming next in 'Ask the experts': **utility companies**

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – either until the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

	How account is run	Interest rate (%)[1] £100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet		4.50[2]	4.50[2]	4.50[2]	500		✓
A&L Phonesave Premier[3]	phone	3.25	3.25	3.90	4.40	1		
Egg Internet Only	internet	4.00	4.00	4.00	4.00	1		
Halifax Web Saver	internet	4.05	4.05	4.05	4.05	1		
Intelligent Finance Direct Access	phone	4.01	4.01	4.01	4.01	1		
N&P BS NetmasterGold Save II[4]	internet	4.25	4.25	4.25	4.25	1		✓
Nationwide BS e-Savings[5]	internet	4.25	4.25	4.25	4.25	1		✓
Newcastle BS Net Savings	internet		4.10	4.10	4.50	1,000		
Northern Rock Tracker Online	internet	4.50	4.50	4.50	4.50	1		
Scottish Widows Instant Transfer	post/tel	4.15[6]	4.15[6]	4.15[6]	4.20[6]	100		
Notice accounts								
Julian Hodge Extra High Interest	postal		2.53	3.60	4.30	1,000	90	yrly
Legal & General 90 Direct	post/tel			4.05	4.25	2,500	90	yrly
Scottish Widows 60 Day	post/tel	4.20[6]	4.20[6]	4.20[6]	4.30[6]	100	60	yrly
Universal BS Direct 90	postal			4.30	4.35	5,000	90	yrly

1 Rate before tax 2 Includes a variable bonus (currently 0.5 per cent) payable for first six months 3 All transactions via Premier Account 4 Open to NetmasterGold customers 5 All transactions via FlexAccount 6 Includes a bonus of 0.5 per cent payable for first six months

All rates correct at 12 March 2002 Based on data supplied by *MoneyFacts*

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

	Cat standard	Interest rate (%) £0-£499	£499-£999	£1,000-£2,999	£3,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
B'ham Midshires	✓	3.60	3.60	4.25	4.45	1	7	✓
C&G		4.50	4.50	4.50	4.50	100		✓
Furness BS				4.60	4.60	1,000	90	
Julian Hodge Bank		4.55	4.55	4.55	4.55	250	90	✓
Kent Reliance BS		4.40	4.40	4.40	4.40	50	30	✓
Melton Mowbray BS		4.20	4.20	4.20	4.50	25[1]		
Monmouthshire BS	✓	4.45	4.45	4.45	4.45	10		✓
Portman BS[2]		4.53	4.53	4.53	4.53	1	30	
Principality BS		4.54	4.54	4.54	4.54	100[3]	30	✓
Shepshed BS				4.40	4.40	1,000	60	✓
Stafford Railway BS	✓	4.35	4.35	4.35	4.35	1[4]		✓
Teachers BS				4.50	4.50	1,000		✓
Tipton & Coseley BS	✓	4.35	4.35	4.35	4.35	1	7	

1 Minimum investment for non-locals is £1,000 2 Transfers to Easy Access Cash Isa on 1 September 2002 (currently paying 4 per cent on all balances) 3 Minimum investment for non-locals is £2,500 4 Minimum investment for non-locals is £250

All rates correct at 12 March 2002 Based on data supplied by *MoneyFacts*

TESSAS

Although you can no longer take out a new Tessa, you can keep your existing one until it matures and keep adding to it (up to £1,800 a year). If you are not getting a good rate of return from your current Tessa provider, you could consider switching. Use our table to see how your rate compares.

All our Best Buy Tessas are available nationally and all will allow you to switch to them from your current provider. Some small building societies offer good rates of interest to local savers, so it's worth checking locally before you switch. We show the annual interest rate before tax on four levels of saving. Choose an account that is highlighted in **red** for the amount nearest to your savings. We also give details of any transfer penalty charged for switching to a different provider.

When your Tessa matures, you can transfer the cash originally invested (but not the accumulated interest) into a cash Isa or a Tessa-only Isa.

	Interest rate (%) £1,000	£3,000	£6,000	£9,000	Penalties Transfer penalty
Barclays Tiered Rate	3.05	3.55	3.90	4.40	
B'ham Midshires Variable Rate		4.35	4.35	4.35	
Bradford & Bingley High Return		4.30	4.30	4.30	
Cheshire BS Tessa 3	4.65	4.65	4.65	4.65	
HSBC Tessa	4.35	4.35	4.35	4.35	
Julian Hodge Bank Tessa	4.45	4.45	4.45	4.45	30 days' notice
Leeds & Holbeck BS Tessa 2nd Issue	4.45	4.45	4.45	4.45	
Loughborough BS Tessa	4.20	4.20	4.50	4.50	Administration fee
Monmouthshire BS Tessa 3rd Issue	4.45	4.45	4.45	4.45	30 days' notice
National Counties BS Tessa			4.20	4.40	
Shepshed BS Tessa 1[1]	4.35	4.35	4.35	4.35	
Stafford Railway BS Tessa[2]	4.35	4.35	4.35	4.35	

1 Minimum investment for non-locals £500 2 Minimum investment for non-locals £250

All rates correct at 12 March 2002 Based on data supplied by *MoneyFacts*

contacts & links

Use these contacts and internet links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.net/which (*W* = company is a member of the Which? Web Trader scheme)

ALL CHANGE (p14)
Amstrad 01277 228888
www.amstrad.com
Carphone Warehouse *W*
0808 100 9250
www.carphoneware-house.com
Sony 08705 111 999
www.sony.co.uk

FINANCIAL SOFTWARE (p40)
Microsoft 0870 60 10 100
www.microsoft.com/uk/homepc/money
Quicken (Intuit)
0845 606 2161
www.quicken.co.uk
The Times Money Organiser software (GSP)
01480 496600
www.gsp.cc

FRIDGE-FREEZERS (p42)
AEG 08705 350350
www.aeg.co.uk
Beko 01923 818121
www.beko.co.uk
Bosch 0870 7270446
www.boschappliances.co.uk
Brandt 01256 308000
www.brandt.com/uk
Haier 01527 578333
www.haiereurope.com
Hoover 01685 721222
www.candy-domestic.co.uk
LG 0870 6075544
www.lgelectronics.co.uk
Liebherr 01977 665665
www.liebherr.com
Miele 01235 554455
www.miele.co.uk
Samsung 0870 242 0303
www.samsungelectronics.co.uk
Servis 0121 568 83333
www.servisuk.co.uk
Siemens 0870 840 3300
www.siemensappliances.co.uk
Whirlpool 0870 6008989
www.whirlpool.co.uk
Zanussi 08705 727727
www.zanussi.co.uk

KEYBOARDS AND MICE (p30)
Logitech 01753 870 900
www.logitech.com
Maltron 020 8398 3265
www.maltron.co.uk
Microsoft 0870 60 10 100
www.microsoft.com/uk/
Trust 0800 328 0261
www.trust.com

LAWN MOWERS (p26)
Al-Ko 01926 818500
www.alko.co.uk
Atco Qualcast
01449 742120
www.atco.co.uk
Bosch 01449 742220
www.bosch-pt.co.uk
Draper 023 8049 4333
www.draper.co.uk
Flymo 01325 300303
www.flymo.com
JCB 0845 6021381
www.jcbworks.com *W*
Lawn-King 01889 566 183
www.lawn-king.co.uk
Performance Power exclusive to B&Q
0845 309 3099
www.diy.com
Qualcast 01449 742000
www.qualcast.co.uk
Toro 0800 597 5901
Wolf Garden 01495 306600
www.wolf-garden.co.uk

MOBILITY PRODUCTS (p8)
Disabled Living Centres Council
0161 834 1044
www.dlcc.org.uk
Disabled Living Foundation
0845 130 9177
www.dlf.org.uk
Mobility Matters Network
08705 134130
Ricability 020 7427 2460
www.ricability.org.uk

PAINT (p36)
B&Q 0845 222 1000
www.diy.com
Crown 01254 704951
www.crownpaint.co.uk
Dulux 01753 550000
www.icipaints.com
ECOS 01524 852371
www.ecospaints.com
Focus Do It All *W*
0800 436436
www.focusdiy.co.uk
Granocryl 01924 354600
www.kalon.co.uk
Great Mills 0800 436436
www.focusdiy.co.uk
Green Paints 01452 770629
www.greenshop.co.uk
Homebase 0870 900 8098
www.homebase.co.uk
International
01962 717001/2
www.international-paints.co.uk
Johnstones 01924 354600
www.kalon.co.uk
Jotun 01724 400 000
www.jotun.co.uk
Leyland 01924 354600
www.kalon.co.uk
Livos 01952 883288
Sandtex 01254 704951
www.sandtex.co.uk
Wickes 0500 300328
www.wickes.co.uk
Wilkinson 01909 505505
www.wilko.co.uk

SAVINGS MONITOR (p48)
Mini cash Isas
Birmingham Midshires
01902 302 832
www.birminghammidshires.co.uk
Cheltenham & Gloucester
0800 226341
www.cheltglos.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
Julian Hodge Bank
0800 028 3746
www.julianhodgebank.com
Kent Reliance BS
0800 783 4248
Melton Mowbray BS
01664 563937
www.mmbs.co.uk
Monmouthshire BS
01633 844402
Portman BS 01202 560560
www.portman.co.uk
Principality BS
029 2034 4188
www.principality.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Stafford Railway BS
01785 223212
www.srbs.co.uk
Teachers BS 0800 783 2367
www.teachersbs.co.uk
Tipton & Coseley BS
0121 557 2551
www.thetipton.co.uk
Savings accounts
Abbey National
www.abbeynational.co.uk
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Egg
www.egg.com
Halifax www.halifax.co.uk
Intelligent Finance
0845 609 4343
www.if.com
Julian Hodge Bank
0800 028 3746
www.julianhodgebank.com
Legal & General
0500 111200
www.landg.com
Nationwide BS
www.nationwide.co.uk
Newcastle BS
www.newcastlenet.co.uk
Northern Rock
0845 600 6767
www.northernrock.co.uk
Norwich & Peterborough BS
www.netmastergold.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk
Universal BS 0800 028 8383
www.theuniversal.co.uk
Tessas
Barclays 0845 603 0845
www.barclays.co.uk
Birmingham Midshires
01902 302 832
www.birminghammidshires.co.uk
Bradford & Bingley
0845 600 8885
www.bradford-bingley.co.uk
Cheshire BS 0800 243278
www.cheshirebs.co.uk
HSBC Local branch
www.hsbc.co.uk
Julian Hodge Bank
0800 028 3746
www.julianhodgebank.com
Leeds & Holbeck BS
0113 225 7777
www.leeds-holbeck.co.uk
Loughborough BS
01509 610707
www.theloughborough.co.uk
Monmouthshire BS
01633 844402
National Counties BS
01372 747771
www.ncbs.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Stafford Railway BS
01785 223212
www.srbs.co.uk

TRANSFERRING CASH ISAs (p12)
For copies of booklets
FSA Consumer Helpline
0845 606 1234
Inland Revenue orderline
08459 000 404

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www.which.net/which

Visit our website at www.which.net/which for extra information. There are links to dozens of websites relevant to each issue, plus each month *Which?* experts go online to answer your questions – this month we're featuring **transferring cash Isas** (see p12). E-mail your questions from the website. You can also tell us what you think about *Which?* – use the online form to give us your views.

FACT SHEET All our current factsheets are also online but if you don't have access to the internet, you can order them by phone (they're free for members). Ring our Helpline on **0845 307 4000**.

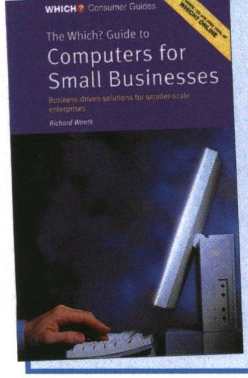
NEW THIS MONTH

Budget update How the Chancellor's April budget affects you (code WBUD02).

CONTACT US

MEMBERS' HELPLINE 0845 307 4000
The Helpline team is ready to answer your call Monday to Friday 8.30am to 8pm; Saturdays and bank holidays 9am to 1pm.
POST Membership Services Dept
PO Box 44
Hertford X, SG14 1SH
E-MAIL which@which.net
FAX 0845 307 4001
WEBSITE www.which.net/which
OUTSIDE THE UK +44 1992 822800
Please include your *Which?* membership number and a daytime phone number.

book offer



For everything you need to know about computerising a business, order *The Which? Guide to Computers for Small Businesses*. We're offering it for £8.99 until 30 April – that's £2 off its normal price. Call 0800 252 100, quoting code SMCOM (WB402).

SHOPPING OPTIONS – SAVE WITH WHICH?

Which? members can make big savings on electrical appliances, energy bills, and even on cars, thanks to our specially negotiated deals.

Value Direct and **Unbeatable** are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs. Unbeatable offers cameras, camcorders and binoculars. We aim to ensure their prices for *Which?* members offer a good-value choice by constantly price checking against those from high-street electrical retailers.

Which? members can also save on their energy bills through **buy.co.uk**. A quick and easy-to-use online calculator will enable you to compare prices and switch supplier if necessary – and if you don't make the savings promised within seven days of purchase, you'll be refunded 110 per cent of the difference.

Finally, **oneswoop.com** can save you up to 30 per cent on a wide range of new cars, with many of them available from stock.

Electrical goods

Value direct 01473 320015
wol.value-direct.co.uk
Unbeatable 01293 433833
www.unbeatable.co.uk/which

Energy bills

www.buy.co.uk/which

New cars

oneswoop.com 0845 130 9192
www.oneswoop.com/partners/which

HELP WANTED

You can reply to our Help wanted requests by e-mail to helpwanted@which.net, or by post to our Hertford address (see 'Contact us', left). Please quote the department shown below. We regret we cannot advise on individual cases.

GP SURGERY LEAFLETS

Does your GP's surgery have a leaflet detailing the surgery's opening times and services? If so, please send it to Dept FP, *Health Which?*, to reach us by the end of April.

BUYING A USED CAR

Have you ever changed your mind about buying a particular used car because you did further research before buying? Perhaps a history check revealed that it was stolen, or an inspection revealed a dangerous fault? Perhaps you found that you could get the same model for a better price elsewhere? If so, and you would be prepared to feature as a case study, please contact Dept VP.

WATER-FILTERING SYSTEMS

Do you have a plumbed-in water-filtering or water-softening system (the kind that treats your mains water supply)? Please tell us what you think of it. What are its pros and cons? Does it do what the makers claim? How do you rate its performance? What about running costs? Experiences (good or bad) to Dept DE.

THE PAPERLESS SOCIETY

We're looking for people who have encountered problems because they had no paper trail to show for transactions conducted online or over the phone – for example, moving money around, paying for goods, probate, and so on. If this has happened to you, please tell us your experiences and let us know whether you would be willing to feature as a case study. Replies to Dept LE.

LASER AND IPL HAIR REMOVAL

Have you visited a salon for either of these treatments? How successful was it? Please write with details to Dept RC, and let us know whether you'd be willing to feature as a case study.

WANT TO BECOME A MORE ACTIVE MEMBER?

Tanya Heasman: 'Suddenly I realised the scope of the organisation's work'

What's the advantage of becoming an Ordinary Member of Consumers' Association (CA)? According to Tanya Heasman, it's undoubtedly the fact that you can attend CA's annual general meeting. 'It really opened my eyes,' she says. 'Suddenly I realised the scope of the organisation's work. I was amazed to hear about the scale of CA's involvement in food safety issues, for instance, and in financial services.'

Tanya became a subscriber in the late 1980s. 'My father bought me a subscription when I was 19,' she told us. She opted to become an Ordinary Member a few years later. And in 1997 she decided to use another benefit of being an OM, and stand for CA's Council. She's been a member ever since.

If you'd like to play an active part in Consumers' Association by becoming an Ordinary Member, call 0845 98 300 98 (local rate) or log on to www.which.net/omform.html.

WIN A BESTBUY WIN A BE

BEST BUY COMPETITION

Win one of ten Best Buy Sony SLV-SE710G VCRs

Just answer this question: How many fridge-freezers did we test for this month's report?

To enter our competition, log on to www.whichbestbuycomp.co.uk or send your answer on a postcard to 'BB Apr 02', Which?, PO Box 44, Hertford X, SG14 1SH. Answers must reach us by 19 April 2002. Please include your full name and address (including postcode), a daytime phone number and your Which? membership number.

This competition is open only to current members of *Which?*. Only one entry per household. Entries received by 19 April 2002 will be entered into the competition. Winners will be informed in writing by 3 May 2002.

The first ten winners drawn with the correct answer will receive a Sony SLV-SE710-G video recorder. Winners are not eligible for a cash equivalent. A list of winners will be available from BB Apr 02, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 17 May 2002 (please include a stamped addressed envelope) and also on the website above. Those under 18 years of age and employees of Which? Ltd, its associated companies and suppliers are not eligible to enter any *Which?* competition. Members of their immediate families (namely spouse, children, parents, siblings) are also ineligible, as is anyone living in the employee's household.

PHOTOGRAPHY JOHN TRENHOLM, GETTY ONE STONE

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

CA's Council of Management
Brian Yates (**Chairman**); Ruth Gee, John Rimington CB (**Deputy Chairmen**); Anthony Burton OBE, Guy Dehn, Neville Duncan, Margaret Ginman, Tanya Heasman, Harriet Kimbell MBE, Sue Leggate, Elizabeth Llewellyn-Smith CB, Michael Moore CBE, Gary Waller, James Woodward-Nutt, Professor Alastair Robertson, Professor Steve Woolgar, Christopher Zealley
Director Dame Sheila McKechnie DBE

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NEXT MONTH IN WHICH?

PRIVATE MEDICAL CARE We investigate the trend to pay for private care on a one-off basis

DIGITAL RADIO The latest news, plus home and in-car sets on test

VACUUM CLEANERS Best Buy upright and cylinder cleaners

PLUS: BUILDING AN EXTENSION; ALTERNATIVE FUELS; INVESTMENT ADS; SLR CAMERAS; PRODUCT RELIABILITY; SHARE DEALING; TRAIN INFORMATION INVESTIGATED; BABY GADGETS

Coming up in future issues: ICE CREAM; BUY-TO-LET MORTGAGES; ONLINE BANKING; TRACKER FUNDS; CHILD CAR SEATS; GIN; TRAVEL GADGETS; BEST BUY CREDIT CARDS; THEME PARKS; KITCHEN SCALES; STEAM CLEANERS; PHONE COMPANIES' TARIFFS COMPARED; COUNCIL RECYCLING SCHEMES; PRINTERS **PLUS** WHICH? CAR 2002 – YOUR FREE 68-PAGE SUPPLEMENT

briefcases

Two recent cases from our lawyers' files

NEW KITCHEN IS A BIT OF A SHOWER

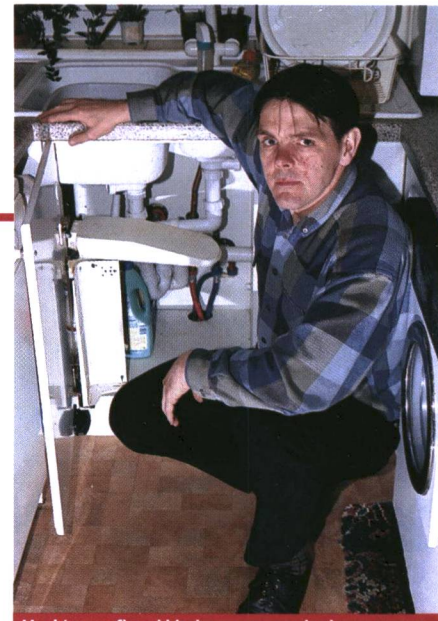
Mark Rankin decided it was time to modernise his kitchen. He chose a fitted kitchen at around £4,000, including installation. Mark paid a deposit and the kitchen company arranged payment for the remaining amount through a finance agreement with First National Bank.

Fifteen months after the kitchen was installed, Mark noticed that water had started to leak into one of the units, causing it to swell, crack and distort. Mark complained, but the company that had supplied the kitchen refused to accept liability. It said its plumbing work was guaranteed for only 12 months and that, at 15 months, Mark was outside the guarantee period. It would repair the damage but Mark would have to pay.

Mark called in an independent expert. He said that, judging from the limescale deposits, the leak had been there from the time the kitchen was installed, and the only solution would be to replace the damaged units. Mark was given an estimate of £1,066. He came to us.

We told Mark that a supplier's liability doesn't end with the expiry of a guarantee. If the work hasn't been carried out with reasonable care and skill, and/or the materials used were not satisfactory for the job, there may have been a breach of contract. You have six years from the date of the breach of contract within which to claim.

By this time the kitchen company had gone out of business. Luckily though, because Mark had taken out a finance agreement, we were able to help him pursue his claim against the finance company. We told First National Bank, that, under Section 75 of the 1974 Consumer Credit Act, it was jointly and severally liable for breach of contract. It agreed to pay Mark the £1,066.



Mark's new fitted kitchen sprung a leak

PHOTOGRAPHY PHIL MASTERS, MICHAEL SULLIVAN

POINT OF LAW

If you're buying goods or services that cost more than £100 but less than £30,000, it's best to pay at least part on credit. So long as the credit doesn't exceed £25,000, you'll have a claim against the credit provider if the contract is breached.

Where a breach of contract is concerned, a supplier's liability doesn't end with the expiry of a guarantee.

SOFA MAKERS ARE CARPETED

Ludmila Stephenson asked Roche Bobois to make two sofas for her and her husband Graham. The sofas were to be made to Ludmila's specifications and she stipulated that the pattern of the fabric should match at the seams. The sales assistant assured Ludmila there would be no problem with the design and that the pattern would indeed match. The order came to just over £5,000 and Ludmila paid a £1,600 deposit on her credit card.

A few weeks later, Roche Bobois phoned to say it would need a further £700 for seven metres of fabric in order to make the pattern match. Ludmila protested but agreed to pay a further £500.

When the sofas were delivered, the cushions were too large and too

Ludmila's sofas didn't match their description

numerous, and the pattern did not match at important places. The extra fabric was delivered on a roll. Ludmila rejected the sofas there and then, but Roche Bobois refused to accept this and threatened court action if she didn't pay.

Ludmila called in an independent expert. His report concluded that the sofas contained defects and that Ludmila should have been advised at the point of sale that it would be impossible to match the pattern because of the shape of the sofas. Ludmila came to us.

We told Roche Bobois that, by supplying goods that did not match the description, it had breached the amended Sale of Goods Act 1979. We asked Roche Bobois to take the sofas back and refund the deposit. Roche Bobois refused so we helped Ludmila issue proceedings in the county court. Roche Bobois settled before the case was heard and refunded Ludmila £2,300 (£1,600 deposit, the extra £500, £115 court fees and £85 towards costs).

POINT OF LAW

If goods don't match their description, you may have the right to reject them and get your money back. Getting an independent expert to substantiate your case may help your claim.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.